



"Access to All"

# गरिमा विकास बैंक लिमिटेड

## Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था

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## INTEREST RATES FOR DEPOSIT & LOAN PRODUCTS

Effective from 2077.08.01 (November 16, 2020)

### A. Deposit Products

#### 1. Call, Current & Saving Products

S. No.	Product Name	Minimum Balance (Rs.)	Interest Rate (% p.a)
1	Current Account	5000.00	0
2	Margin Account	N/A	0
3	Corporate Call *	5,000.00	Up to 1.75
4	Financial Institution Call	5,000.00	Up to 1.75
5	Personal Saving	100.00	4.00
6	Anibarya Bachat	-	3.50
7	Home Employee Saving	-	5.00
8	Garima Nari Saving	100.00	4.50
9	Welfare Saving	-	4.50
10	Super Saving	5,000.00	4.50
11	Remittance Saving Account	100.00	4.50
12	Staff Saving	-	5.00
13	General Savings Account	500.00	4.00
14	Public Saving	100.00	4.00
15	Social Development Account	100.00	3.50
16	Garima Shuva Lava Saving Account	10,000.00	4.50
17	Garima Dampati Saving Account	10,000.00	4.50
18	Garima Sajilo Saving Account**	100.00	3.50

#### 2. Fixed Deposit Products

Category	Account Name	Tenure	Interest Payment Frequency	Interest Rate (% p.a)
Individuals	Fixed Deposit	3 Months	Quarterly/Maturity	7.00
		6 Months	Quarterly/Maturity	7.50
		9 Months	Quarterly/Maturity	8.00
		1 Year & Up to 2 Years	Quarterly/Maturity	8.25
		Above 2 Years & Up to 5 Years	Quarterly/Maturity	9.00
		Above 5 Years	Quarterly/Maturity	10.00
	Sunaulo Bhabisyaa Baal Nikchhep Yojana	-	Quarterly	8.25
	Recurring Deposit	-	Quarterly	8.25
Institutions	Fixed Deposit	3 Months	Quarterly/Maturity	5.00
		6 Months	Quarterly/Maturity	5.25
		1 Year & Up to 2 Years	Quarterly/Maturity	7.00
		Above 2 Years & Up to 5 Years	Quarterly/Maturity	8.00
		Above 5 Years	Quarterly/Maturity	9.00

#### 3. FCY Deposits

S.N	Account Name	Rate
1.	FCY Deposit	Up to 2% p.a

#### 4. Garima Surakshit Nikchhep Yojana (1 Year Fixed Deposit) (Conditions Apply).

S. No.	Amount	Interest Rate		Daily & Medical Treatment Facility	Accidental Insurance	Surgery Facility		
		Quarterly	Lump Sum			Minor	Medium	Major
1	10,000.00 to 99,999.00	8.00	8.25	N/A	1,00,000.00	N/A	N/A	N/A
2	1,00,000.00 to 1,99,999.00	8.00	8.25	600.00	1,00,000.00	7,000.00	14,000.00	21,000.00
3	2,00,000.00 to 2,99,999.00	8.00	8.25	1,200.00	2,00,000.00	7,000.00	14,000.00	21,000.00
4	3,00,000.00 to 3,99,999.00	8.00	8.25	1,800.00	3,00,000.00	7,000.00	14,000.00	21,000.00
5	4,00,000.00 and Above	8.00	8.25	3,000.00	4,00,000.00	7,000.00	14,000.00	21,000.00

### B. Loan Products

S. No.	Name of Product	Interest Rate
1	Micro Finance (Group Guarantee)	Base Rate + Premium up to 7%
2	Micro Finance (Wholesale)	As Per Agreement
3	Loan Against FDR	Coupon Rate + 2%
4	Loan Against Deposit	Coupon Rate + 2%
5	Consortium Loan	As per Agreement
6	All other Loan Products	Base Rate + Premium up to 5%
Base Rate (Ashwin End 2077)		9.12%

Consumer Personal loan (Fixed Rate per annum)	Upto 5 years	5-10 years	10-15 years	Above 15 Years
Home Loan	11.50% to 13.50%	12.00% to 14.00%	12.25% to 14.10%	12.50% to 14.25%
Hire Purchase/ Auto Loan	12.00% to 13.50%	12.50% to 14.00%	-	-
Personal Term/ Mortgage/ Demand Loan	11.50% to 13.50%	11.75% to 13.75%	12.00% to 14.00%	12.50% to 14.50%
Education Loan	11.00% to 12.50%	11.50% to 12.75%	12.00% to 13.00%	-
Baideshik Rojgar Karja	11.00% to 13.50%	11.50% to 14.00%	-	-

\* विद्युतीय माध्यमद्वारा कारोबार गर्ने ग्राहकहरूको हकमा न्युनतम मौज्दात रु ५०० मात्र ।

\*\* रु १०० बैंकले जम्मा गरिदिने ।

\*\* शर्तहरू लागू हुने ।