



"Access to All"

गरिमा विकास बैंक लिमिटेड

Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट 'ब' वर्गको इजाजतपत्र प्राप्त संस्था

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INTEREST RATES FOR DEPOSIT & LOAN PRODUCTS

A. Deposit Products

1. Saving / Call Deposit Products

| S. No. | Account Name | Minimum Balance (Rs.) | Interest Rate(% p.a) |
|--------|---------------------------------|-----------------------|----------------------|
| 1 | Corporate Call * | 5,000.00 | Maximum 7.00 |
| 2 | Financial Institution Call | 5,000.00 | Maximum 7.00 |
| 3 | Personal Saving | 100.00 | 7.00 |
| 4 | Group Saving | - | 7.00 |
| 5 | Home Employee Saving | - | 7.00 |
| 6 | Garima Nari Saving | 100.00 | 7.00 |
| 7 | Welfare Saving | - | 7.00 |
| 8 | Super Saving | 5,000.00 | 7.00 |
| 9 | Remittance Saving Account | 100.00 | 7.00 |
| 10 | Staff Saving | - | 7.00 |
| 11 | General Savings Account | 500.00 | 7.00 |
| 12 | Public Saving | 100.00 | 7.00 |
| 13 | Social Development Account | 100.00 | 7.00 |
| 14 | GarimaShuva Lava Saving Account | 10,000.00 | 7.00 |
| 15 | Garima Dampati Saving Account | 10,000.00 | 7.00 |
| 16 | Garima Sajilo Saving Account** | 100.00 | 7.00 |

2. Fixed Deposit Products

| S. No. | Account Name | Minimum Balance | Interest Payment (% Per Annum) | |
|--------|-----------------------------------|-----------------|--------------------------------|--------------------|
| | | | Monthly | Quarterly/Maturity |
| 1 | FD 3 Months | 10,000.00 | 10 | 10.00 |
| 2 | FD 6 Months | 10,000.00 | 10 | 10.00 |
| 3 | FD 9 Months | 10,000.00 | 10 | 10.00 |
| 4 | FD 1 Year | 10,000.00 | 10 | 10.00 |
| 5 | FD 2-5 Years | 10,000.00 | 9.75 | 10.00 |
| 6 | FD Above 5 Years | 10,000.00 | | 10.00 |
| 7 | Special Fixed Deposit (One Year) | 5,00,000.00 | 10 | 10.00 |
| 8 | 200 Days | 1,00,000.00 | 10 | 10.00 |
| 9 | 300 Days | 1,00,000.00 | 10 | 10.00 |
| 10 | Recurring Saving | 100.00 | | 10.00 |
| 11 | Sunaulo Bhabishya Nikchhep Yojana | 500.00 | | 10.00 |

3. FCY Deposits

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

4. Garima Surakshit Nikchhep Yojana (1 Years 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 | 9.50 | 9.75 | NA | 1,00,000.00 | NA | NA | NA |
| 2 | 1,00,000.00 to 1,99,999.00 | 9.50 | 9.75 | 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 | 9.50 | 9.75 | 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 | 9.50 | 9.75 | 1,800.00 | 3,00,000.00 | 7,000.00 | 14,000.00 | 21,000.00 |
| 5 | 4,00,000.00 and Above | 9.50 | 9.75 | 3,000.00 | 4,00,000.00 | 7,000.00 | 14,000.00 | 21,000.00 |

B. Loans & Advances

| S. No. | Name of Product | Interest Rate |
|---------------------------|---------------------------------|------------------------------|
| 1 | Micro Finance (Group Guarantee) | Base Rate + Premium up to 9% |
| 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 (Asar End 2076) | | 11.09% |

* विद्युतिय माध्यमद्वारा कारोबार गर्ने ग्राहकहरूको हकमा न्यूनतम मीज्याल रु ५०० मात्र।

** रु १०० बैंकले नग्मा गरिबिने।

** शर्तहरू लागू हुने।