



"Access to All"  
**गरिमा विकास बैंक लिमिटेड**  
**Garima Bikas Bank Limited**

नेपाल राष्ट्र बैंकबाट 'ब' श्रेणीको इजाजतपत्र प्राप्त

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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	Current Account	5,000.00	0.00
2	Margin Account	N/A	0.00
3	Corporate Call *	5,000.00	Maximum 6.50
4	Financial Institution Call	5,000.00	Maximum 6.50
5	Personal Saving	100.00	6.50
6	Group Saving	-	6.50
7	Home Employee Saving	-	7.00
8	Garima Nari Saving	100.00	6.50
9	Welfare Saving	-	7.00
10	Super Saving	5,000.00	6.75
11	Remittance Saving Account	100.00	7.00
12	Staff Saving	-	7.00
13	General Savings Account	500.00	6.50
14	Public Saving	100.00	6.50
15	Social Development Account	100.00	6.50
16	Garima Shuva Lava Saving Account	10,000.00	6.75
17	Garima Dampati Saving Account	10,000.00	6.50
18	Garima Sajilo Saving Account**	100.00	6.50

#### 2. Fixed Deposit Products

S. No.	Account Name	Minimum Balance	Interest Payment (% Per Annum)	
			Monthly	Quarterly/Maturity
1	FD 3 Months	10,000.00	10.00	10.00
2	FD 6 Months	10,000.00	10.00	10.00
3	FD 9 Months	10,000.00	10.00	10.00
4	FD 1 Year	10,000.00	10.00	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	10.00	10.00
8	200 Days	1,00,000.00	10.00	10.00
9	300 Days	1,00,000.00	10.00	10.00
10	Recurring Saving	100.00	-	10.00
11	Sunaulo Bhabishya Nikchhep Yojana	500.00	-	10.00
12	Corporate Fixed Deposit (3 Months & above)	10,000.00	10.00	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	N/A	1,00,000.00	N/A	N/A	N/A
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% Or Base Rate (Whichever is higher)
4	Loan Against Deposit	Coupon Rate + 2% Or Base Rate (Whichever is higher)
5	Consortium Loan	As per Agreement
6	All other Loan Products	Base Rate + Premium up to 5%
<b>Base Rate (Ashwin End 2078)</b>		<b>11.20%</b>

\* विद्युतीय माध्यमद्वारा कारोबार गर्ने वास्तविकताको हकमा मुकताय नीतिगत ५ १०० माथि ।

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