

# नारायणी डेभलपमेन्ट बैंक लिमिटेड

रत्ननगर-०९, टाँडी, चितवन ।

## Interest Rate

Effective Date: Chaitra 1<sup>st</sup> 2081 (March 14<sup>th</sup> 2025)

| A. | INTEREST RATE ON DEPOSIT PRODUCTS | Interest Rate (p.a.)* | Minimum Balance (NPR) |
|----|-----------------------------------|-----------------------|-----------------------|
| 1  | Narayani Sunaulo Saving Account   | 4.75%                 | 10,000                |
| 2  | Staff Saving Account              | 4.75%                 | -                     |
| 3  | Special Saving Account            | 3.15%                 | 1,000                 |
| 4  | Normal Saving Deposit             | 2.90%                 | 1                     |
| 5  | Balbachat Saving Account          | 2.90%                 | 100                   |
| 6  | Grihini Saving Account            | 2.90%                 | 100                   |
| 7  | Jestha Citizens Saving Account    | 2.90%                 | 100                   |
| 8  | Shareholder Saving Account        | 2.90%                 | 100                   |
| 9  | Remittance Saving Account         | 2.90%                 | 100                   |
| 10 | Provident Fund Saving Account     | 2.90%                 | 100                   |
| 11 | Student Saving Account            | 2.90%                 | 100                   |
| 12 | Salary Saving Account             | 2.90%                 | 100                   |
| 13 | Call Account                      | 1.45%                 | 10,000                |
| 14 | Current Account                   | 0%                    | 1,000                 |

### B. Fixed Deposit Accounts

| SN | Fixed Deposit           | Interest Rate (p.a.) |               |
|----|-------------------------|----------------------|---------------|
|    |                         | Individual           | Institutional |
| 1  | 3 Months upto 6 Months  | 6.50%                | N/A           |
| 2  | 6 Months upto 12 Months | 7.00%                | 6.00%         |
| 3  | 12 Months above         | 7.25%                | 6.25%         |

\*Interest Posting Frequency: Monthly/Quarterly/ Half Yearly/ Yearly

| C. | Loan and Advances                                 | Interest Rate (p.a.)     |
|----|---|--------------------------|
| 1  | Business/SME-OD/ Working Capital/ Short Term Loan | 10.75%-12.75%            |
| 2  | Business/SME- Term Loan                           | 10.75%-12.75%            |
| 3  | Home Loan/Auto Loan                               | 10.75%-12.75%            |
| 4  | Hire Purchase Loan                                | 11.00%-13.00%            |
| 5  | Loan Against Share                                | 11.00%-13.00%            |
| 6  | Professional Loan (Without Collateral)            | 11.00%-13.00%            |
| 7  | Deprived Sector Loan                              | 10.75%-12.75%            |
| 8  | Other Loan  | 11.00%-13.00%            |
| 9  | Personal Loan (Term & OD)                         | 11.00%-13.00%            |
| 10 | Loan Against Fixed Deposit (Own)                  | Coupon Rate Plus 2% p.a. |

#Additional 1% p.a. on Remittance Deposit (Saving and Fixed Deposit)



नारायणी डेभलपमेन्ट बैंक लि.

Narayani Development Bank Ltd.

"नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतप्राप्त संस्था"



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