## नारायणी डेभलपमेन्ट बैक लिमिटेड

रत्ननगर-०१. टाँडी. चितवन ।

## **Interest Rate**

Effective Date: Chaitra 1st 2081 (March 14th 2025)

Α.	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. Fix	ed Deposit Accounts		
SN Eixed Dependit			
CN	Fixed Dependin	Interest R	ate (p.a.)
SN	Fixed Deposit	Interest R Individual	ate (p.a.) Institutional
<b>SN</b>	Fixed Deposit 3 Months upto 6 Months		1
	•	Individual	Institutional
1	3 Months upto 6 Months	Individual 6.50%	Institutional N/A
1 2 3	3 Months upto 6 Months 6 Months upto 12 Months	Individual 6.50% 7.00% 7.25%	Institutional N/A 6.00%
1 2 3 *Inter	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above	Individual 6.50% 7.00% 7.25%	Institutional           N/A           6.00%           6.25%
1 2 3 *Inter	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/	Individual 6.50% 7.00% 7.25% Yearly	Institutional N/A 6.00% 6.25% ate (p.a.)
1 2 3 *Inter	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances	Individual 6.50% 7.00% 7.25% Yearly Interest R	Institutional N/A 6.00% 6.25% ate (p.a.) 12.75%
1 2 3 *Inter C. L	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances Business/SME-OD/ Working Capital/ Short Term Loan	Individual 6.50% 7.00% 7.25% Yearly Interest R 10.75%- <sup></sup>	Institutional N/A 6.00% 6.25% ate (p.a.) 12.75% 12.75%
1 2 3 *Inter C. L 1 2	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances Business/SME-OD/ Working Capital/ Short Term Loan Business/SME- Term Loan	Individual 6.50% 7.00% 7.25% Yearly Interest R 10.75%- 10.75%-	Institutional N/A 6.00% 6.25% ate (p.a.) 12.75% 12.75% 12.75%
1 2 3 *Inter C. L 1 2 3	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances Business/SME-OD/ Working Capital/ Short Term Loan Business/SME- Term Loan Home Loan/Auto Loan	Individual 6.50% 7.00% 7.25% Yearly Interest R 10.75%- 10.75%- 10.75%- 10.75%-	Institutional N/A 6.00% 6.25% ate (p.a.) 12.75% 12.75% 12.75% 13.00%
1 2 3 *Inter C. L 1 2 3 4	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances Business/SME-OD/ Working Capital/ Short Term Loan Business/SME- Term Loan Home Loan/Auto Loan Hire Purchase Loan	Individual 6.50% 7.00% 7.25% Yearly Interest R 10.75%- 10.75%- 10.75%- 10.75%- 11.00%-	Institutional N/A 6.00% 6.25% ate (p.a.) 12.75% 12.75% 12.75% 13.00% 13.00%
1 2 3 *Inter C. L 1 2 3 4 5	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances Business/SME-OD/ Working Capital/ Short Term Loan Business/SME- Term Loan Home Loan/Auto Loan Hire Purchase Loan Loan Against Share	Individual 6.50% 7.00% 7.25% Yearly Interest R 10.75%- 10.75%- 10.75%- 10.75%- 11.00%- 11.00%-	Institutional N/A 6.00% 6.25% ate (p.a.) 12.75% 12.75% 12.75% 13.00% 13.00% 13.00%
1 2 3 *Inter C. L 1 2 3 4 5 6	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances Business/SME-OD/ Working Capital/ Short Term Loan Business/SME- Term Loan Home Loan/Auto Loan Hire Purchase Loan Loan Against Share Professional Loan (Without Collateral)	Individual 6.50% 7.00% 7.25% Yearly Interest R 10.75%- 10.75%- 10.75%- 10.75%- 11.00%- 11.00%- 11.00%-	Institutional N/A 6.00% 6.25% ate (p.a.) 12.75% 12.75% 12.75% 13.00% 13.00% 13.00% 12.75%
1 2 3 *Inter C. L 1 2 3 4 5 6 7	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances Business/SME-OD/ Working Capital/ Short Term Loan Business/SME- Term Loan Home Loan/Auto Loan Hire Purchase Loan Loan Against Share Professional Loan (Without Collateral) Deprived Sector Loan	Individual 6.50% 7.00% 7.25% Yearly Interest R 10.75%- 10.75%- 10.75%- 11.00%- 11.00%- 11.00%- 10.75%-	Institutional N/A 6.00% 6.25% ate (p.a.) 12.75% 12.75% 13.00% 13.00% 13.00% 12.75% 13.00%
1 2 3 *Inter C. L 1 2 3 4 5 6 7 8	3 Months upto 6 Months 6 Months upto 12 Months 12 Months above est Posting Frequency: Monthly/Quarterly/ Half Yearly/ oan and Advances Business/SME-OD/ Working Capital/ Short Term Loan Business/SME- Term Loan Home Loan/Auto Loan Hire Purchase Loan Loan Against Share Professional Loan (Without Collateral) Deprived Sector Loan Other Loan	Individual 6.50% 7.00% 7.25% Yearly Interest R 10.75%- 10.75%- 10.75%- 11.00%- 11.00%- 11.00%- 10.75%- 11.00%- 11.00%-	Institutional N/A 6.00% 6.25% 12.75% 12.75% 13.00% 13.00% 13.00% 12.75% 13.00% 13.00% 13.00%

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



"नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतप्राप्त संस्था"

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