



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 *		
2	Financial Institution Call	5,000.00	Maximum 7.00
3	Personal Saving	5,000.00	Maximum 7.00
4	Group Saving	100.00	7.00
5	Home Employee Saving		7.00
6	GarimaNari Saving		7.00
7	Welfare Saving	100.00	7.00
8	Super Saving		7.00
9	Remittance Saving Account	5,000.00	7.00
10	Staff Saving	100.00	7.00
11	General Savings Account		7.00
12	Public Saving	500.00	7.00
13	Social Development Account	100.00	7.00
14	GarimaShuva Lava Saving Account	100.00	7.00
15	GarimaDampati Saving Account	10,000.00	7.00
16	GarimaSajilo Saving Account**	10,000.00	7.00
		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	10	10.00
6	FD Above 5 Years	10,000.00	9.75	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 (Chaitra 2075)		11.13%

* विद्युतीय साध्यमद्वारा कारोबार गर्ने ग्राहकहरूको हकमा म्युचुअल प्रीमियम त ५०० मात्र।

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** शर्तहरू लागू हुने।