



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

नपाल राष्ट्र बैङ्कबाट खास गरिको इजाजतपत्रप्राप्त सम्स्था  
Head Office: Kathmandu-2, Lazimpat Ph : 01-4445424/25/26/27,  
Email: info@garimabank.com.np, Website: www.garimabank.com.np

## INTEREST RATES FOR DEPOSIT & LOAN PRODUCTS

Effective from 2078.02.01 (May 15, 2021)

### A. Deposit Products

#### 1. Call, Current & Saving Products

S. No.	Account Name	Minimum Balance (Rs.)	Interest Rate(% p.a)
1	Current Account*	5,000.00	0
2	Margin Account	N/A	0
3	Corporate Call	5,000.00	Up to 1.50
4	Financial Institution Call	5,000.00	Up to 1.50
5	Personal Saving	100.00	3.00
6	Anibarya Bachat	-	3.00
7	Bhabisiya Surakshit	100.00	3.00
8	Home Employee Saving	-	4.50
9	Garima Nari Saving	100.00	3.50
10	Welfare Saving	-	3.50
11	Mero Share Bachat Khata	500.00	5.00
12	Super Saving	5,000.00	3.50
13	Remittance Saving Account	100.00	3.50
14	Staff Saving	-	4.50
15	General Savings Account	500.00	3.00
16	Public Saving	100.00	3.00
17	Social Development Account	100.00	3.00
18	Garima Shuva Lava Saving Account	10,000.00	3.50
19	Garima Dampati Saving Account	10,000.00	3.50
20	Garima Sajilo Saving Account**	100.00	3.00

#### 2. Fixed Deposit Products

Category	Account Name	Tenure	Interest Payment Frequency	Interest Rate (% p.a)
Individuals	Fixed Deposit	3-9 Months	Quarterly/Maturity	7.75
		1 Year & Above	Quarterly/Maturity	8.00
	Sunaulo Bhabisiya Baal Nikchhep Yojana	-	Quarterly	8.00
	Recurring Deposit	-	Quarterly	8.00
Institutions	Fixed Deposit	3-9 Months	Quarterly/Maturity	7.50
		1 Year & Above	Quarterly/Maturity	8.00

#### 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	7.75	8.00	N/A	1,00,000.00	N/A	N/A	N/A
2	1,00,000.00 to 1,99,999.00	7.75	8.00	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	7.75	8.00	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	7.75	8.00	1,800.00	3,00,000.00	7,000.00	14,000.00	21,000.00
5	4,00,000.00 and Above	7.75	8.00	3,000.00	4,00,000.00	7,000.00	14,000.00	21,000.00

### B. Loan Products

S. No.	Name of Product	Interest Rate
1	Micro Finance (Wholesale)	As Per Agreement
2	Loan Against FDR	Coupon Rate + 2%
3	Loan Against Deposit	Coupon Rate + 2%
4	Consortium Loan	As per Agreement
5	All other Loan Products	Base Rate + Premium up to 8%

Base Rate (Chaitra End 2077) 8.16%

Consumer Personal loan (Fixed Rate per annum)	Upto 5 years	5-10 years	10-15 years	Above 15 Years
Home Loan	11.50% to 13.00%	12.00% to 14.00%	12.25% to 14.10%	12.50% to 14.25%
Hire Purchase/ Auto Loan	12.00% to 13.50%	12.50% to 14.00%	-	-
Personal Term/ Mortgage/ Demand Loan	11.50% to 13.50%	11.75% to 13.75%	12.00% to 14.00%	12.50% to 14.50%
Education Loan	11.00% to 12.50%	11.50% to 12.75%	12.00% to 13.00%	-
Baideshik Rojgar Karja	11.00% to 13.50%	11.50% to 14.00%	-	-

\* विद्युतीय माध्यमद्वारा कारोबार गर्ने ग्राहकहरूको हकमा न्यूनतम मौज्जात रु ५०० मात्र ।

\*\* रु १०० बेकले जम्मा गरिने ।

\*\* शर्तहरू लागू हुने ।