

# Interest Rates

## 1. Current and Saving Deposit Products

Sn	Account Name	Min. Balance	Interest Rate
1	Current Account*	5,000.00	0
2	Margin Account- Guarantee	N/A	0
3	Corporate Call	5,000	Maximum-6.5%
4	Financial Institution Call	5,000	Maximum-6.5%
5	Personal Saving	100	6.5
6	Group Saving	-	6.5
7	Home Employee Saving	-	7
8	GarimaNari Saving	100	6.5
9	Welfare Saving	0	7
10	Super Saving	5000	6.75
11	Remittance Saving Account	100	7
12	Staff Saving	-	7
13	General Savings Account	500	6.5
14	Public Saving	100	6.5
15	Social Development Account	100	6.5
16	Garima Shuva Lava Saving Account	10000	6.75
17	Garima Dampati Saving Account	10000	6.5
18	Garima Sajilo Savings Account**	100	6.5

## 2. Garima Swasthya Surakshit Nikchhep Yojana (2 Year Fixed Deposit)

(Conditions are applicable.)

S.N.	Deposit Amounts (Rs.)	Quarterly Interest	At Maturity Interest	Daily Medical & Treatment Facility (Rs.)	Accidental Insurance	Surgical Facility Minor	Surgical Facility Medium	Surgical Facility Major
1	10,000-99,999	9.50	9.75	N/A	1,00,000	N/A	N/A	N/A
2	1,00,000-1,99,999	9.50	9.75	600	1,00,000	7,000	14,000	21,000
3	2,00,000-2,99,999	9.50	9.75	1200	2,00,000	7,000	14,000	21,000
4	3,00,000-3,99,999	9.50	9.75	1800	3,00,000	7,000	14,000	21,000
5	4,00,000 and Above	9.50	9.75	3000	4,00,000	7,000	14,000	21,000

## 3. Fixed Deposits

S.N.	Account Name	Minimum Amount	Interest Payment on Monthly	Interest Payment At Quarterly/Maturity
1	FD 3 Months	10,000	10	10
2	FD 6 Months	10,000	10	10
3	FD 9 Months	10,000	10	10
4	FD 1 Year	10,000	10	10
5	FD 2-5 Years	10,000	9.75	10
6	FD Above 5 Years	10,000		10
7	Special Fixed Deposit (One Year)	5,00,000	10	10
8	FD 200 Days	1,00,000	10	10
9	FD 300 Days	1,00,000	10	10
10	Recurring Saving	100		10
11	Sunaulo Bhabishya Nikchhep Yojana	500		10
12	Corporate Fixed Deposit(3 Months & Above)	10,000	10	10

#### 4.FCY Deposites

SN	Account Name	Rate
1	FCY Deposit	upto 2%p.a

## 4. Loan And Advances

S.N.	Name of Products	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%
	Base Rate (Poush 2076)	10.95%

\* Only for Electronic Transaction,minimum balance will be Rs.500.

\*\* Bank will deposit Rs100