

# INTEREST RATE

**Effective From:**

**15<sup>th</sup> January 2026 (०१ माघ २०८२)**

**Fiscal Year 2082-83**

## Interest Rate

### Deposit Products

Effective From: 15th January 2026 (०१ माघ २०८२)

#### 1. Fixed Deposits (FD)

| S.N.             | Particulars              | Individual          | Remittance FD | Institutional    |
|------------------|--------------------------|---------------------|---------------|------------------|
| 1.1              | 3 months                 | 3.00%               | 4.00%         | –                |
| 1.2              | 3 months to 6 months     | 3.60%               | 4.60%         | 3.00% (6 months) |
| 1.3              | Above 6 months to 1 Year | 4.10%               | 5.10%         | 3.50%            |
| 1.4              | Above 1 Year to 2 Years  | 4.35%               | 5.35%         | 3.75%            |
| 1.5              | Above 2 Years to 3 Years | 5.10%               | 6.10%         | 4.50%            |
| 1.6              | Above 3 Years            | 5.35%               | 6.35%         | 4.75%            |
| Interest Payment |                          | Monthly / Quarterly |               |                  |

#### 2. Savings Deposits

| S.N. | Particulars            | Interest (p.a.) | Minimum Balance (Rs.) |
|------|------------------------|-----------------|-----------------------|
| 2.1  | Home Savings           | 3.10%           | –                     |
| 2.2  | Griha Laxmi Savings    | 3.10%           | 100                   |
| 2.3  | Senior Citizen Savings | 3.10%           | 100                   |
| 2.4  | Shareholding Savings   | 3.10%           | 100                   |
| 2.5  | General Savings        | 3.00%           | 100                   |
| 2.6  | Children Savings       | 3.10%           | 100                   |
| 2.7  | Super Savings          | 3.10%           | 1,000                 |
| 2.8  | NRN Savings            | 3.10%           | 100                   |
| 2.9  | Best Savings           | 3.90%           | 5,000                 |
| 2.10 | Talab Bachat Khata     | 3.90%           | 100                   |

|      |                           |       |       |
|------|---------------------------|-------|-------|
| 2.11 | Best Staff Salary Savings | 4.75% | –     |
| 2.12 | Green Savings             | 4.75% | 2,000 |
| 2.13 | Best Remittance Savings   | 5.75% | 5,000 |

Savings accounts other than those mentioned above, with a minimum balance of Rs.100, will have an annual interest rate of 3.00%.

### 3. Call Deposit Accounts

| S.N. | Particulars           | Interest (p.a.) | Minimum Balance (Rs.) |
|------|-----------------------|-----------------|-----------------------|
| 3.1  | Call Deposit Accounts | Up to 1.50%     | 1,000                 |

### Loan

| S.N.              | Particulars                | Interest Rate                                   |
|-------------------|----------------------------|-------------------------------------------------|
| 1.1               | Loan against Fixed Deposit | Coupon rate / Average Base Rate + up to 2% p.a. |
| 1.2               | Consortium Loan            | As per the Consortium decision                  |
| 1.3               | Other Loan                 | Base rate + up to 5% premium                    |
| Average Base Rate |                            | 9.25%                                           |

### 2. Fixed Interest Rate Loans (Individual)

| S.N. | Loan Type  | Up to 5 Years                 | Up to 10 Years | Up to 15 Years |
|------|------------|-------------------------------|----------------|----------------|
| 2.1  | Home Loan  | 12.50%                        | 12.90%         | 13.00%         |
| 2.2  | Other Loan | 12.50%                        | 12.90%         | 13.00%         |
| 2.3  | Auto Loan  | 12.50% p.a. (Maximum 7 years) |                |                |

**Note:** The interest rate for loans of the same nature shall not differ by more than 2%.