

INTEREST RATE

Effective From:

13th February 2026 (०१ फाल्गुन

Fiscal Year 2082-83

Interest Rate

Deposit Products

Effective From: 13th February 2026 (०१ फागुन 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	3.50%	4.50%	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	3.00%	–
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	3.10%	1,000
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		9.04%

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%.