

## Deposit Schemes

Dec 12, 2011

**Customers are informed that the Bank provides interest on Daily Balance in all Savings Schemes irrespective of the minimum balance criteria.**

### **NEPAL SBI PREMIUM SAVINGS SCHEME**

Savings account especially designed to take care of banking & savings requirements of High Net worth Individuals customer.

#### **Features:**

- Minimum balance requirement of Rs. 25,000/-.
- Free Internet Banking services.
- Free issuance of Cheque Book.
- Free Any Branch Banking Services.
- Unlimited Deposit & Withdrawal facility.
- No Charge on issuance and renewal of Debit Card.
- 50% concession on annual locker rent (Subject to availability).
- 50% concession on applicable charges & commissions on RTGS only (except on exchange & remittance commission) (Maximum 3 remittance per month per account eligible for concession).
- Free Standing Instructions.
- 50% concession on commission on issuance of Bharat Yatra Card.
- Free DEMAT opening services.

### **NSBL NARI BACHAT KHATA**

Savings account designed for Nepalese female above 16 years of age with an aim to develop saving habits and to enhance self-determination among them.

#### **Features:**

- Minimum balance requirement of Rs. 500/-
- Eligibility: Resident female above 16 years of age having citizenship certificate of Nepal.
- Account can be opened Singly and/or Jointly, with former or survivor mandate. Former account holder should be a female (Nari).
- Free Internet Banking Service.
- Free issuance of Cheque Book.
- Free Any Branch Banking Service.
- Unlimited Deposit and Withdrawal facility.
- Facility of SMS/Mobile Banking service at card rate.
- 25% discount on annual locker rental charge for availing small size Safe Deposit Locker facility (subject to availability).

### **NSBL BAAL BACHAT KHATA**

Savings account especially designed for minors in order to inculcate the saving habits and make them financially literate. Parents or Guardians can open and operate the account to secure the future of their children.

#### **Features:**

- Accounts for children below 16 years of age.

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- Low minimum balance requirement of Rs. 501/-
  - Concession on Issuance of ATM cum Debit Card.
  - Free SMS/Mobile Banking & Internet Banking services (Alerts & Enquiry Rights only).
  - Free Standing Instruction to transfer balance from parents/guardian account to NSBL Baal Bachat Khata.
  - Account operation by the parents/guardian.
  - Maximum permitted account balance is Rs. 5 Lakhs.
  - On minor attaining majority, NSBL Baal Bachat Khata will be transferred to Saral Bachat Khat

## **KARNADHAAR BACHAT KHATA**

A SPECIAL SAVINGS ACCOUNT DESIGNED FOR MINOR WHO IS LITERATE ENOUGH TO READ & WRITE, CAN SIGN UNIFORMLY. IT IS AN OPPORTUNITY TO CULTIVATE THE SAVINGS HABIT FROM CHILDHOOD AND BECOME RESPONSIBLE TO MANAGE YOUR SPENDING, INDEPENDENTLY.

### **Features:**

- Account for children aged 10 years and above but below 16 years.
- Low minimum balance requirement of Rs. 501/-
- Concession on Issuance of ATM cum Debit Card.
- Free SMS/Mobile Banking & Internet Banking services (Alerts & Enquiry Rights only).
- Free Standing Instruction to transfer balance from parents/guardian account to Karnadhaar Bachat Khata.
- Maximum permitted account balance is Rs. 5 Lakhs.
- Account can be operated by the minor independently. However, account opening and closing will be done by the parents/guardian on behalf of minor and signature of Parents/Guardian is mandatory in all the application form.
- No Cheque Book facility. However, withdrawal slip will be provided to withdraw cash maximum upto Rs. 40,000 per day (Minor to be self present in the Bank to affix his/her signature).
- On minor attaining majority, Karnadhaar Bachat Khata will be transferred to Saral Bachat Khata.

## **NSBL COMBO SAVINGS SCHEME**

NSBL Combo Savings Scheme is a merged variant of Saving Bank (Public) and NSBL Mobile Banking Scheme for residential and non-residential individuals of any age group.

### **Features:**

- Account can be opened at zero balance.
- Minimum balance Rs 5000/- to be maintained for operation of account.
- Account can be operated singly &/or jointly.
- Free Internet Banking facility.
- Facility of Mobile/SMS Banking Service (Mandatory).
- Facility of ATM cum Debit Card.
- Attractive interest rate calculated on daily balance and payable quarterly.

## **NORMAL SAVINGS ACCOUNT(SAVINGS BANK -PUBLIC)**

This scheme is designed to facilitate easy and regular deposit of funds as and when required and simultaneously earning of income on the balance that is kept in the account.

### **Features:**

- Minimum Balance Requirement: Rs. 5000/-
- Free Cheque Book.
- Free Internet Banking Service.
- Free Any Branch Banking Service.
- Facility of ATM cum Debit Card.
- Facility of MOBILE/SMS Banking.

## **STUDENTS ACCOUNT**

This scheme has been introduced with an objective to inculcate saving habits to the students. Under this scheme, any

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student of college can open this Savings account.

**Features:**

- Minimum Balance: Rs 500/- (Nil for only MGS and GJS students).
- Free ABBS Charge.
- Concession on issuance of ATM/ Debit Card (only for those applying for GOI's Mahatma Gandhi and Golden Jubilee Scholarship Scheme)
- Free Internet Banking Service.
- Free Cheque Book.

### **SCHEME FOR NEPAL ARMY SERVICE PERSONNEL**

This account is designed for Nepali citizens presently in service of Nepal Army.

**Features:**

- Minimum Balance: Rs. 500/-
- Free Cheque Book.
- Free Nepal SBI Visa Debit Card(Issuance & Renewal).
- Any Branch Banking Service free of charges.
- Free Stop Payment,Cheque Destroy,Good for Payment.

### **SCHEME FOR NEPAL POLICE & ARMED POLICE FORCE SERVICE PERSONNEL**

This account is designed for Nepali citizens presently in service of Nepal Police and Armed Police Force .

**Features:**

- Minimum Balance: Rs. 501/-
- Free Cheque Book.
- Free Internet Banking Service.
- Free Nepal SBI Visa Debit Card(Issuance & Renewal).
- Any Branch Banking Service free of charges.
- Free Stop Payment,Good for Payment and Standing Instruction.

### **INDRENI BACHAT**

Under this scheme, any individual including minor (account to be operated by guardian) can open the account. Customer will get higher interest rate for maintaining higher balance in the account. The interest is calculated on daily basis.

**Features:**

- Minimum Balance: Rs. 10,000/-
- Free Cheque Book.
- Free Internet Banking Service.
- Any Branch Banking Service free of charges.
- Concession on remittance commission and SWIFT/RTGS commission.

### **SWARNIM BACHAT**

Under this scheme, any individual and institution can open the account. The interest is calculated on daily basis payable quarterly.

**Features:**

- Minimum Balance: Rs. 10,000/-
- Free Cheque Book.
- Free Internet Banking Service.
- Free Any Branch Banking Service.

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- Concession on issuance of ATM cum Debit Card.
  - Special Discount on Remittance Charges.

## **GOVERNMENT OF INDIA PENSIONERS' ACCOUNT**

Under this scheme, the Nepali domiciled Government of India Pensioners can open the account.

### **Features:**

- Minimum Balance: Nil.
- Eligibility: Nepali domiciled Government of India Pensioners.
- Concession on issuance of Nepal SBI Visa Debit Card. (Condition apply)
- 50 percent concession on rental charges on Safe Deposit Lockers. (Subject to availability of Lockers)
- Remittance Charges: 100 percent concession on applicable charges and commission on issue and collection of draft (only exchange to be recovered.) and no handling charge (service charge) for inward SWIFT remittances.
- Other Benefits: Flat Rs. 500 only for processing on Demand Loan under Bhu Pu Loan Scheme.

## **VARISTHA NAGARIK BACHAT KHATA**

Saluting your years of service to this great nation and society, we have brought peerless banking account service to you—Varistha Nagarik Bachat Khata. The respected senior citizen—aged 50 and above—can open this Saving Account with minimum balance of Rs. 1,000/- only. Additionally, the Accountholder gets bundle of additional benefits;

### **Features:**

- No restrictions on withdrawal from account subject to maintenance of required minimum balance.
- 50% concessions on rental charges for hiring safe deposit locker. (Subject to Availability)
- 50 % concession on SWIFT and RTGS only. (Except on Exchange & Commission)
- 50 % concession on commission on Bharat Yatra Card.
- Free Any Branch Banking Service.
- Concession on issuance of Nepal SBI Bank ATM cum Debit Card.
- Free Internet Banking Service.

**Similarly, the customers under this scheme can open Fixed Deposit Account that yield applicable card rate with interest receivable on monthly basis.**

Account can be open on all of our branch offices. For details please contact at any of our Branches.

**Note: The concessions as per the scheme are to be rendered only when the relevant services are utilized through the account.**

## **VISHESH BACHAT**

We have come up with special deposit scheme—**Vishesh Bachat**—enriched with bundle of additional benefits to our valued customers. Vishesh Bachat Account holders get

- Free Internet Banking Service.
- Concession on issuance of Nepal SBI Bank ATM cum Debit Card.
- Any Branch Banking Service free of charges.
- 50 percent discount on rental charges and no separate deposit requirement for hiring Safe Deposit Lockers. (Subject to availability of Lockers)
- 50 percent concession on issuing Bharat Yatra Card.
- 50% concession on remittance commission and RTGS charges (on card rate)
- No restrictions on deposits and withdrawal. (Subject to maintenance of the minimum balance)

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The account can be open at minimum balance of Rs. 15,000/-. Account can be open on all of our branch offices. For details please contact at any of our Branches.

**Note: The concessions as per the scheme are to be rendered only when the relevant services are utilized through the account.**

### **UJJWAL BHAVISYA BACHAT YOJANA(RECURRING DEPOSIT)**

- Deposit Fixed amount each month and withdraw lumpsum amount on maturity.
- Deposit Amount: Rs. 200.00 and above in multiples of Rs. 100.00.
- Deposit Period: From 12 months to 84 months in multiples of 6 months.
- Interest credited quarterly in principal account.
- Interest Capitalization every 3 months.

### **DHANVRIDDHI BACHAT YOJANA**

- Deposit Fixed Amount at the beginning and withdraw lump-sum amount on maturity.
- Deposit Amount: Minimum NPR 5,000 and above in multiples of NPR 100.
- Deposit Period: From 6 months to 84 months in multiples of 6 months.
- Interest Credited to Principal Account.
- Interest Capitalized every 3 months .(based on English Calendar)
- A soft loan can be availed up to 90% of the balance amount.

### **KARMACHARI BACHAT KHATA**

We have come with a special zero balance deposit scheme—**Karmachari Bachat Khata**—with special focus on salaried employees from government and/or non-government organizations. Karmachari Bachat Khata account holders get;

- 40% concession on rental charges for hiring safe deposit locker. (Subject to availability)
- 50% concession on remittance commission .(Draft and RTGS to India)
- 50% concession on issuance charge of Bharat Yatra Card.
- Free Any Branch Banking Service.
- Concession on ATM cum Debit Card issuance.
- Facility of Mobile/SMS Banking.

The account can be opened in all our branch offices. For details please contact any of our Branches. **Note: The concessions as per the scheme are to be rendered only when the relevant services are utilized through the account**

### **RS. 501 SARAL BACHAT**

- Customer can open this account with minimum balance of just Rs. 501.
- Special Concession on ATM/Debit Card issuance.
- Free Any Branch Banking Service (Customer can deposit and withdraw cash from all branches of Nepal SBI Bank countrywide free of charges).
- Free Cheque Book.
- Free Internet Banking Account.

### **PROVIDENT FUND ACCOUNT FOR PERMANENT STAFF OF ORGANIZATION**

- Higher interest rate than normal Saving deposit.
- Interest calculated daily payable quarterly.
- A soft loan can be availed up to 90% of the balance amount.

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- A certain amount of fund (both deducted from staff salary and contributed by the organization) can be deposited on the monthly basis by the concerned organization.

### **SHAREHOLDERS SAVINGS ACCOUNT**

- Minimum Balance: Nil
- Eligibility: Shareholder of NSBL – Natural Person Only
- Account can be operated singly only
- ATM Issuance Charge: Card Rate.
- SMS/Mobile Banking Charge: Card Rate

### **SAVINGS - NON RESIDENT NEPALESE (NRN)**

- Currency: NPR or USD
- Eligibility: Non Resident Nepalese having valid passport indicating immigration visa
- Single or Joint Account
- Minimum Balance: NPR. 10,000.00 or equivalent in USD
- ATM Issuance Charge: Card Rate.
- SMS/Mobile Banking Charge: Card Rate

### **SAVINGS INSTITUTIONS**

- Minimum Balance: NPR A/c: Rs. 5,000, USD A/c: Nil
- Eligibility: Non Profit-making organizations (Perpetual fund, Postal Saving bank, Welfare fund, Samudayik Kosh, etc.)
- Currency: NPR & USD
- Account can be Single only in the name of one institution.
- SMS/Mobile Banking Charge: Card Rate
- Mode of Operation: As per the instruction provided while opening the account.

### **SAVINGS-DIPLOMATS/EMBASSY**

- Minimum Balance: Nil
- Eligibility: Diplomats/Embassy Officials – Those employees who get salary from Government of India
- Currency: NPR & USD
- Account can be Single and/or Joint
- ATM Issuance Charge: No Fees
- ABBS Charge: No Fees
- SMS/Mobile Banking Charge: No Fees
- E-Banking Charge: No Fees
- ATM Re-Issuance Charge: No Fees
- ATM Blocking/Hot listing Charge: No Fees
- ATM PIN Code Regeneration Charge: No Fees
- Concession on RTGS Charge
- Concession on DD issuance charge

(Remittance to be routed through respective account only)

### **101 DAYS FIXED DEPOSIT**

- Minimum Balance: Rs 1,00,000.00/-
- Eligibility: Individuals and institutions
- Single/Joint Accounts
- Prematurity of FD: allowed, will be governed as per applicable policy of prematurity payment of fixed deposit of the

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bank.

## 201 DAYS FIXED DEPOSIT

- Minimum Balance: Rs 1,00,000.00/-
- Eligibility: Individuals and institutions
- Single/Joint Accounts
- Prematurity of FD: allowed, will be governed as per applicable policy of prematurity payment of fixed deposit of the bank.

Please click [here](#) for effective interest rates in various deposit schemes.



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