

Interest Rates - Deposits

Feb 24, 2012

Type of Saving Deposit Schemes	Interest Rate (p.a) Payable Quarterly w.e.f 18 th February 2018, (6 th Falgun 2074)
Nepal SBI Premium Saving NEW	4.25% - <i>calculated on the basis of daily closing balance(day end balance) of the account and credited quarterly(as per Nepali calendar)</i>
Corporate Salary Package NEW	4.25%
NSBL Nari Bachat Khata NEW	2.50% <i>Minimum balance NRs 500.</i>
NSBL Baal Bachat Khata NEW	2.50% <i>Minimum balance NRs 501.</i>
Karnadhaar Bachat Khata NEW	2.50% <i>Minimum balance NRs 501.</i>
NSBL Combo Savings Scheme NEW	3.00% Account can be opened at zero balance. Minimum balance Rs 5000/- (Auto Lien by System) (Interest on deposit account to be calculated on the basis of daily closing balance (day end balance) of the account and credited quarterly)
Swarnim Bachat	2.25% <i>Minimum balance requirement NRs 10,000</i>
Indreni Bachat Yojana	2.25% <i>Minimum balance requirement NRs 10,000</i>
Vishesh Bachat	2.50% <i>Minimum balance requirement NRs 50,000</i>
Varistha Nagarik Bachat	3.00% <i>Minimum Balance requirement NRs 1000</i>
Karmachari Bachat Khata	2.75%
Savings-Gorkha	4.25%
Savings-Nepal Army	3.00%
Savings-Police	3.00%
PF Other Organizations	4.25%
Other Saving Deposit	
NRS(Saral Bachat only)	2.25%
NRS(Public)	
NRS(Others)	3.00%
USD	2.25%
	0.50%

Call Deposit w.e.f 20 th April 2018, (07 th Baishakh 2075)	
Minimum Balance	Interest Rate
NRs 10,000	1.25%
NRs 1.00 Lacs	1.25%
NRs 10.00 Lacs	1.50%
NRs 50.00 Lacs	1.50%
NRs 75.00 Lacs	1.50%
NRs 1.00 Crore	1.50%
NRs 2.00 Crore	1.50%
NRs 5.00 Crore and above	Negotiable with maximum of 2.25%
USD Call Deposit w.e.f 9 th April 2017, (27 th Chaitra 2073)	
Minimum Balance	Interest Rate
Upto USD 1million	0.50%
Above USD 1 Million	Negotiable

Fixed / Recurring Deposits / Premium Fixed Deposit Interest Rate (p.a) Payable Quarterly/Monthly w.e.f 16 th May 2018, (02 nd Jestha 2075)		
Duration	Individuals/ Foreign Diplomatic Institutions	Institutions
? 1 month and < 3 months	9.00%	9.00%
? 3 months and < 6 months	9.50%	9.00%
? 6 months and < 1 year	10.50%	10.00%
? 1 year and < 2 years	11.00%	11.00%
? 2 years and ? 3 years	11.00%	11.00%
> 3 years and ? 10 years	11.00%	11.00%
Fixed Deposit for 101 days* NEW	10.00%	9.50%
Fixed Deposit for 201 days* NEW	10.50%	10.00%

* **FD for 101 & 201 Days:** The 101 days & 201 days FD should have a minimum balance of NPR1.00 Lacs with interest payable on maturity.

Bulk Fixed Deposits** (For Individuals Only: NPR5.00 Lacs & ABOVE) NEW Interest Rate (p.a) Payable Quarterly w.e.f 18 th February 2018, (6 th Falgun 2074)	
? 1 year and < 2 years	10.50%
? 2 years and ? 3 years	10.50%

****Bulk Fixed Deposit:** The Fixed deposit value of NPR 5.00 Lacs and above will only be eligible for availing the interest rate under the above Bulk Fixed Deposit category. The FD should be opened at a single instance.



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