

Gandaki Bikas Bank Limited

Revised Interest Rate Effective From 1st Bhadra 2074 (17th August 2017)

Saving Deposits					
S.N	Product Name	Int Rate %	Accured Basis	Interest Payment Frequency	Minimum Balance (Rs)
1	Normal Saving	6	Daily Basis	Quarterly	1.00
2	Nari Bachat Khata	6	Daily Basis	Quarterly	100.00
3	Bal Balika Bachat Khata				
4	Group Saving Account				
5	Super Saving Account	6	Daily Basis	Quarterly	1,000.00
6	Gandaki Aakrshak Bachat Khata				
7	Remittance Saving				
8	Ex Army Saving	8	Daily Basis	Quarterly	10,000.00
9	General Saving				
10	Salary Management Account				
11	Shareholder Saving	6	Daily Basis	Quarterly	-
12	Staff Saving Account				
13	Jestha Nagarik Bachat Khata				
14	Utkrista Saving	6	Daily Basis	Monthly	-
15	Call Account - BFI				
16	Call Account Corporate				
17	Call Account Individual	Up to 6	Daily Basis	Quarterly	-
18	Current Account - BFI				
19	Current Account - Others				
		-			100,000.00
		-			3,000.00
Fixed Deposits					
Tenure		Monthly	Quarterly	Yearly	On Maturity
1	3 Months		10.00%		
2	6 Months		10.50%		
3	9 Months		11.00%		
4	One Year Special *		12.00%		
5	1 Year	11.50%	11.75%	12.00%	12.00%
6	2 Years	10.25%	10.50%	10.75%	11.00%
7	3 to 5 Years	9.00%	9.50%	10.00%	10.50%
8	Above 5 Years		Negotiable		
Loan and Advance					
S.N	Particulars			Premium %	
1	Housing Loan				
	1.1 Building Construction & Building Purchase			2.00 - 5.00	
	1.2 Land & Building Purchase			2.50 - 6.00	
	1.3 Land Purchase			3.00 - 6.00	
2	Personal Term Loan				
	2.1 Below Rs.5 Million			3.00 - 5.00	
	2.2 Rs 5 Million & Above			3.50 - 6.00	
3	Business Term Loan			1.00 - 5.00	
4	Hire Purchase Loan			2.50 - 6.00	
5	Auto Loan			2.00 - 6.00	
6	Business Overdraft Loan			1.00 - 5.00	
7	Education Loan			3.00 - 6.00	
8	Agriculture Loan			1.00 - 5.00	
9	Foreign Employment Loan			3.50 - 6.00	
10	Gold Loan			3.00 - 5.00	
11	SME Loan			1.00 - 5.00	
12	Easy Loan				
	12.1 Below Rs.5 Million			3.50 - 6.00	
	12.2 Rs 5 Million to 10 Million			4.00 - 6.00	
13	Real Estate Loan				
	13.1 Real Estate Loan - Term			3.50 - 6.00	
	13.2 Real Estate Loan - Overdraft			4.00 - 6.00	
14	Deprived Sector Loan				
	14.1 Group Based			7.00 - 8.00	
	14.2 Collateral Based			3.00 - 6.00	
15	Loan against FDR			Base rate or Coupon Rate Whichever is higher plus 2	
16	Loan against Share			4.00 - 6.00	
17	Consortium Lending			As per Consortium Decision	

Note: Base Rate as of Ashad End 2074 : 11.06%

* Condition Apply