



**नेपाल कम्युनिटी डेभलपमेण्ट बैंक लि.**  
**NEPAL COMMUNITY**  
**Development Bank Ltd.** *Banking with Excellence*

नेपाल राष्ट्र बैंकबाट 'रक्ष' कर्को इजाजतपत्रप्राप्त संस्था (३ जिल्ला कार्य क्षेत्र भउको)

केन्द्रीय कार्यालय, बुटवल-८, रुपन्देही

फोन नं. ०७१-५४१८१७, ५४१८१८, फ्याक्स नं. ०७१-५४१८१९

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**Rate of Interest on Deposit, Loans and Advances Revised, Kartik, 2074**

(With effective from 24<sup>th</sup> Kartik, 2074, (i. e. 10<sup>th</sup> November, 2017))

**A. Interest Rate on Deposits :**

Types of Deposit		Minimum Deposit (Rs.)	Interest rate (Per Annum)
<b>Current</b>	Current	5,000/- *CL above 500,000/- 1,000/- *CL up to 500,000/- 1,000/- to 5,000/-Non- Credit Customer	0.00 %
<b>Savings</b>	NCD Saral Bachat Khata	100/-	6.00 %
	NCD Super Saving Khata	10,000/-	6.50 %
	NCD Dhanarjan Khata	1,000/-	6.25%
	NCD Balbalika Bachat Khata (For children under 16 years)	100/-	7.00%
	NCD Sahara Bachat Khata (for senior citizens above 60 year old)),	100/-	7.00 %
	NCD Baideshik Rojgar Bachat Khata	1,000/-	6.00%
	Ama-Chhori Bachat Khata (for female)	1,000/-	6.50 %
	Sharedhani Bachat Khata (for shareholders)	10,000/-	6.50 %
	Karmachari Bachat Khata	100/-	6.50 %
	Staff Account (for NCDBL Staffs only)	-	7.00 %
Sarwottam Bachat Khata	50,000/-	6.75%	
<b>Fixed</b>	3 Months	10,000/-	9.00 % At Maturity
	6 Months	10,000/-	9.25 % At Maturity
	1 Year & Above	10,000/-	9.50 % Monthly
		10,000/-	10.00% Quarterly
<b>Call Deposits</b>	Negotiable	10.50 % At Maturity	
<b>Call Deposits</b>		Negotiable	Up to 6.00%

**Notes:**

- Interest Calculation Basis : Daily Balance  
Interest Posting Frequency : Quarterly for Saving Accounts and as Specified for Fixed Deposits, however CEO may change the interest posting frequency for FD  
Tax on Interest Earned : As per Tax Policy  
\*CL: Credit Limit

**B. Base Rate & Premium Rate on Loan & Advances**

Type of Loan	Interest Rate (% P.A.)
<b>1. Business &amp; Project Loan:</b>	
a. SME Loan ( Term /Overdraft)	Base Rate + 2 to 7%
b. Project Loan ( Term /Overdraft)	Base Rate + 2 to 7%

<b>2. Priority Sector Loan:</b>	
a. Agricultural Loan (Term/Overdraft)	Base Rate + 2 to 7%
b. Yuba Swarojgar Karja	Base Rate + 2 to 7%
c. Nabikaraniya Urja Karja	Base Rate + 2 to 7%
d. Grameen Prayatan Bikas Karja	Base Rate + 2 to 7%
e. Deprived Sector Loan (Wholesale)	Base Rate + 0 to 7%
f. Deprived Sector Loan (Retail)	Base Rate + 3 to 7% ( Without Collateral ) Base Rate + 2 to 7% ( With Collateral )
<b>3. Hire Purchase Loan:</b>	
a) Consumer	Base Rate + 2 to 7%
b) Commercial	Base Rate + 2 to 7%
c) Motorcycle	Base Rate + 3 to 7%
<b>4. Home Loan:</b>	
• Tenure up to 5 years	Base Rate + 2 to 7%
• Tenure up to 10 years	Base Rate + 2.5 to 7%
• Tenure up to 15 years	Base Rate + 3 to 7%
• Tenure up to 20 years	Base Rate + 3.5 to 7%
<b>5. Others Loan:</b>	
a. Educational Loan	Base Rate + 3 to 7%
b. Baideshik Rojgar Karja	Base Rate + 3 to 7%
c. Samajik Karja	Base Rate + 3 to 7%
d. Sewa Byawasaya Karja	Base Rate + 2 to 7%
e. Easy Mortgaged Loan (Term/Overdraft)	Base Rate + 3 to 7%
f. Real-estate Loan	Base Rate + 3 to 7%
g. Demand Loan	Base Rate + 3 to 7%
h. Loan Against Government Bonds	Base Rate + 1 to 7%
i. Loan Against Shares (Margin Lending)	Base Rate + 3 to 7%
j. Loan Against NCDDBL Fixed Deposit	Plus 2.00% above FD Rate
k. Consortium Loan	As per consortium decision
<b>Other Terms &amp; conditions</b>	
	<b>Existing % p.a.</b>
Penalty Interest on dues principal	2.00
Penalty Interest on dues interest	2.00
<b>Base Rate ( Ashwin, 2074)=12.58 % P. A.</b>	

**Note: Financial quarters are Ashwin, Poush, Chaitra and Ashad end.**