

“The Project Work On To Study Of Interest Rate of Two Commercial Bank”

**A PROJECT WORK SUBMITTED FOR THE PARTIAL
FULFILMENT OF THE REQUIREMENT FOR THE GRADE-XII
MANAGEMENT IN ACCOUNT**

By

Miss. Shanti Badu

Registration No.:- 787710100456

**Grade-XII
(2078)**



National Academy of Science and Technology (NAST)

Dhangadhi, Kailali

Nepal

Baisakh 02, 2079

CERTIFICATE OF APPROVAL

The project work on “TO STUDY OF INTEREST RATE OF TWO COMMERCIAL BANK” by *Miss. Shanti Badu* under the supervision Lecturer of Account *Mr. Yagnya Raj Joshi*, National Academy of Science and Technology College, Nepal, is hereby submitted for the partial fulfillment of requirement of Account in Grade-XII. This project work in my knowledge has not been submitted in any other schools or institutions.

Department of Management

National Academy of Science and Technology College, Kailali, Nepal
(NAST)

Head of the Department

Mr. Durga Datta Bhatta

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Principal

Mr. Upendra Bom

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RECOMMENDATION

This is to certify that the project work entitled “TO STUDY OF INTEREST RATE OF TWO COMMERCIAL BANK” has been carried out by *Miss. Shanti Badu* as a partial fulfilment of grade-XII in Account under my supervision. To the best of knowledge, this work has not been submitted to any other purpose in this institute. I, therefore recommend the project work report for appraisal.

Designation of the Supervisor

Lecturer of Account: - Mr. Yagnya Raj Joshi

Signature:-

Department of Management

National Academy of Science and Technology College, Nepal

(NAST)

Baisakh 02, 2079

“The Project Work On To Study Of Interest Rate Of Two Commercial Bank”

[~Nepal Bank Limited~]

Effective interest rate from Chaitra 01,2078

Deposit Type		Minimum Balance	Rate per Annum (%)
1.	Saving Deposit		
Normal Saving		500	6.03
NBL Diamond Saving		500	6.53
Remittance Saving		0.00	8.03
Investors Saving		0.00	6.53
Salary Saving		0.00	7.03
2.	Fixed Deposit		
Individual		-	11.03
Institutional		-	10.03
Remittance fixed deposit (3 months and above)		25000	12.03

3.	Recurring Deposit	
Recurring Deposit	1000	11.03
4.	Employee welfare account	
Employee welfare	0.00	7.03
5.	Akshaya Kosh	
Akshaya Kosh	25000	10.03
6.	Call Deposit	
Normal call deposit	100000	2.525
7.	FYC Saving Deposit	
USD	100	2.00
EURO	100	0.00
GBP	100	0.40
JPY	100	0.15
8.	NRN Saving Deposit	
USD	USD.5000	4.50
GBP	GBP.4000	3.50
AUD	AUD.7500	3.50

[~Global IME Bank~]

~ Interest Rate ~

Effective from Chaitra 01,2078

INTEREST RATE ON DEPOSIT	
Saving Deposit	Rate Per Annum (%)
All other NPR Saving Deposit	6.03
Jesth Nagarik Bachat Khata	7.03
Sabai Nepali Ko Bachat Khata	8.03
USO Saving Account	3.00
Other foreign currency saving account	0.75

RETAIL AND OTHER PRODUCTS	
Retail And Other Products	Rate Per Annum (%)
Home loan	11.99-13.95
Auto Loan	11.99-0.99
Education Loan	11.99-0.95
Hire Purchase	12.99-13.99
Global small business loan	12-14

INTEREST RATE ON FIXED DEPOSIT	
Fixed Deposit	Rate Per Annum (%)
INDIVIDUALS	
Three months and above	1103
Remitters team Deposit	1.00 above on rate

INTEREST RATE ON LOAN AND ADVANCES	
Loan type	Rate Per Annum (%)
Overdraft	Base rate +2.00-6.00
Trust Receipt	Base rate +2.00-6.00
Fixed Team Loan	Base rate +2.00-6.00
SMF	
Overdraft	Base rate +2.50-6.00
Trust Receipt	Base rate +2.50-6.00
Fixed Team Loan	Base rate +2.50-6.00