

**Loan Products:**

Sl No	Loan Products	Fixed Rate			Floating Rates (1 year reset)	Max. Tenure (Yrs)
		<= 5 Yrs	> 5 <= 10 Yrs	> 10 <= 20 Yrs		
1	Consumer Loans (GE)	11.00%			9.50%	5
2	Personal	14.00%			13.50%	5
3	Housing-Commercial	12.50%	12.75%	13.00%	10.00%	20
4	Home Loan-Non Commercial	10.50%	10.75%	11.00%	9.00%	20
5	Manufacturing & Industry	11.75%	12.00%		11.50%	10
6	Purchase of Securities	12.00%			11.00%	5
7	Service & Tourism	12.00%	12.25%	12.50%	10.00%	20
8	Trade & Commerce	12.50%			10.50%	5
9	Transport Loan	12.00%			10.50%	5
10	EDP Loan	10.00%			No change	5
11	Commercial Agriculture	10.00%			New Product	5
12	Overdraft	13.00%			12.00%	1
13	Working capital	13.00%			12.50%	1

**Fixed Deposit and FD Plus Rates** (wef August 1, 2017):

Sl. No.	Term	Retail (%)	Corporate (%)	FD+ (%)
1	Less than 181 days	N/A	Negotiable	Minimum 3 Years
2	181 days to less than 1 Year	5.50		
3	1 to less than 2 Years	6.00		
4	2 to less than 3 Years	6.50		
5	3 to less than 4 Years	7.25	7.25	7.00
6	4 to less than 5 Years	7.50	7.50	7.25
7	5 to less than 6 Years	7.75	7.75	7.50
8	6 to less than 7 Years	8.00	8.00	7.75
9	7 to less than 8 Years	8.25	8.25	8.00
10	8 to less than 9 Years	8.50	8.50	8.25
11	9 to less than 10 Years	8.75	8.75	8.50
12	10 Years and Above	9.00	9.00	8.75

**Terms and Conditions**

1. The Deposit rates on Corporate Entity, whose total deposit with the bank exceeds Nu.50 million will be subject to **NEGOTIATION**.
2. Interest rate on pre-mature withdrawal of deposits will be 1% less than the prevailing deposit period interest rate. If the penalty is more than the interest accrued, the penalty will be charged to the extent of interest accrued only.
3. The frequency of interest payment on FD Plus for
  - a) Corporate shall be Yearly
  - b) Retail/Individual deposits shall be Monthly/Quarterly/Half-yearly/Yearly.

**Recurring Deposit:**

Sl. No.	Deposit Period	Rates (%) p.a	Terms & Conditions
1	1 year < 2 years	7.00	Premature withdrawal penalty of 2% will be deducted from the existing deposit period rate prevailing at the time of making the RD
2	2 years < 3 years	7.50	
3	3 years < 5 years	8.00	
4	5 years < 7 years	8.50	
5	7 years and above	8.75	

*Updated: July, 2018*

**Savings Account: Rate: 5% p.a - Minimum Balance should be Nu.1000/- to earn interest.**

**Piggy Bank Account: Rate: 5% p.a - Minimum Balance should be Nu. 100/-**

**Non-Resident Bhutanese Foreign Currency (NRBFC) savings account**

Currency Type	Rates (p.a)
AUD	2.00%
Yen	0.75%
SGD	0.75%
USD	1.00%
CAD	0.75%
Euro	0.75%
GBP	0.75%
CHF	0.75%
HKD	0.75%