



कर्णाली डेवलपमेन्ट बैंक लिमिटेड
Karnali Development Bank Ltd.

"नेपाल राष्ट्र बैंकबाट 'श' वर्गीको मान्यता प्राप्त"

समुद्रीकौ प्राधार

Surkhet Road, Nepalgunj, Banke, Tel: 081-415040/415074
Email: info@kdblnepal.com

INTEREST RATES*
Effective Date From 01 Ashad 2081

INTEREST ON DEPOSIT

Types of Deposit#	Min. Balance	Rate Per Annum
General Saving	500	3.50%
Special Saving	500	4.00%
Senior Citizens Saving	500	4.00%
Child/Woman Saving	500	4.00%
Underprivileged Helping Saving	500	4.50%
Student Saving	500	4.50%
Karnali Saving	2000	5.00%
Karnali Khutruke Saving	500	4.00%
Karnali Special Saving	500	4.50%
Karnali Sajilo Bachat	100	4.00%
Karnali Naulo Bachat	500	4.00%
Government Fund Saving	0	4.50%
Karnali Super Saving Account	1000	4.50%
Karnali Sambridhi Saving Ac	2000	5.00%
Staff Saving	0	5.00%
Karnali Saral Bachat	500	4.00%
Karnali Employees Saving	1000	5.00%
Karnali Akshaykosh Saving	500	5.00%
Karnali Remit Saving	500	6.00%
Term Deposit (Individual)		Quarterly
* 6 Months to 9 Months		8.00%
1 Year And Above		8.50%
Karnali Akshaykosh Fixed Deposit		Negotiable
Term Deposit (Institutional)		Quarterly
* 6 Months to 9 Months		7.00%
1 Year And Above		7.50%

INTEREST ON LENDING & ADVANCE

Types Of Loan & Advance	Base Rate	Premium Rate
Housing Loan	As Per Monthly	Upto 5 %
Hire Purchase	"	Upto 5 %
Trading Loan	"	Upto 5 %
Foreign Emp.	"	Upto 5 %
Term Loan	"	Upto 5 %
Working Capital	"	Upto 5 %
Agriculture Loan	"	Upto 4 %
Education Loan	"	Upto 5 %
Deprived Loan	"	Upto 4 %
Personal Loan	"	Upto 5 %
Industrial Loan	"	Upto 5 %
Personal Overdraft	"	Upto 5 %
Business Overdraft	"	Upto 5 %
Gold/Silver Loan	"	Upto 5 %
Loan Against Fd/Nrb Bond	"	Upto 5 %
Real Estate Loan	"	Upto 5 %
Bank Guarantee	"	0.5% To 2.0%

On Remittance Fixed Deposit 1% shall be added on above fixed deposit interest rate.

*Only available products.

<https://www.kdblnepal.com>