



**कर्णाली डेवलपमेन्ट बैंक लिमिटेड**  
Karnali Development Bank Ltd.

"विशाल राष्ट्र, वैकल्पिक 'बा' बर्षको सम्पत्ता प्राप्त"

समुद्रिको आधार

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

**INTEREST RATES\***

**Effective Date From 01 Baisakh 2081**

**INTEREST ON DEPOSIT**

Types of Deposit#	Min. Balance	Rate Per Annum
GENERAL SAVING	500	4.00%
SPECIAL SAVING	500	4.00%
SENIOR CITIZENS SAVING	500	4.00%
CHILD/WOMAN SAVING	500	4.00%
UNDERPRIVILEGED HELPING SAVING	500	5.00%
STUDENT SAVING	500	4.50%
KARNALI SAVING	10000	4.65%
KARNALI KHUTRUKE SAVING	500	4.00%
KARNALI SPECIAL SAVING	500	4.00%
KARNALI SAJILLO BACHAT	100	4.00%
KARNALI NAULO BACHAT	500	4.00%
GOVERNMENT FUND SAVING	0	4.00%
KARNALI SUPER SAVING ACCOUNT	1000	4.00%
KARNALI SAMBRIDHI SAVING AC	2000	4.50%
STAFF SAVING	0	5.50%
KARNALI SARAL BACHAT	500	4.00%
KARNALI EMPLOYEES SAVING	1000	5.00%
KARNALI AKSHAYKOSH SAVING	500	4.00%
KARNALI REMIT SAVING	500	6.50%

Term Deposit	Monthly/Quarterly
* Below one Year	8.50%
1 Year and Above	9.00%
KARNALI AKSHAYKOSH FIXED DEPOSIT	NEGOTIABLE
TERM DEPOSIT (INSTITUTIONAL)	Monthly/Quarterly
* 6 Months to 9 Months	7.50%
1 Year and Above	8.00%

**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>