

KARNALI DEVELOPMENT BANK LTD.

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INTEREST RATES*

Effective from 01Baisakh 2080

INTEREST ON DEPOSIT		
TYPES OF DEPOSIT#	MIN. BALANCE	RATE PER ANNUM
GENERAL SAVING	500	6.25%
SPECIAL SAVING	500	6.25%
SENIOR CITIZENS SAVING	500	6.25%
CHILD/WOMAN SAVING	500	6.25%
UNDERPRIVILEGED HELPING SAVING	500	6.25%
STUDENT SAVING	500	6.25%
KARNALI SAVING	10000	6.65%
KARNALI KHUTRUKA SAVING	500	6.25%
KARNALI SPECIAL SAVING	500	6.25%
KARNALI SAJILLO BACHAT	100	6.25%
KARNALI NAULO BACHAT	500	6.25%
GOVERNMENT FUND SAVING	0	6.25%
KARNALI SUPER SAVING ACCOUNT	1000	6.25%
KARNALI SAMBRIDHI SAVING AC	2000	6.25%
STAFF SAVING	0	6.25%
KARNALI SARAL BACHAT	500	6.25%
KARNALI EMPLOYEES SAVING	1000	7.25%
KARNALI AKSHAYKOSH SAVING	500	6.25%
KARNALI REMIT SAVING	500	8.25%
TERM DEPOSIT (INDIVIDUAL)	MONTHLY/QUARTERLY	
* 3 Months to 9 Months	10.75%	
1 Year and Above	10.85%	
KARNALI AKSHAYKOSH FIXED DEPOSIT	NEGOTIABLE	
KARNALI REMIT FIXED DEPOSIT	12.85%	
TERM DEPOSIT (INSTITUTIONAL)	MONTHLY/QUARTERLY	
* 6 Months to 9 Months	8.75%	
1 Year and Above	8.85%	
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		Plus 2 %
REAL ESTATE LOAN		Upto 5 %
BANK GUARANTEE		0.5% TO 2.0%

*Only available products.