

KARNALI DEVELOPMENT BANK LTD.

Surkhetroad, Nepalgunj, Banke Tel: 081-415040/415074

Email: info@kdblnepal.com

INTEREST RATES*		
Effective from 01 Chaitra 2080		
INTEREST ON DEPOSIT		
TYPES OF DEPOSIT#	MIN. BALANCE	RATE PER ANNUM
GENERAL SAVING	500	4.50%
SPECIAL SAVING	500	4.50%
SENIOR CITIZENS SAVING	500	4.50%
CHILD/WOMAN SAVING	500	4.50%
UNDERPRIVILEGED HELPING SAVING	500	5.50%
STUDENT SAVING	500	5.00%
KARNALI SAVING	10000	5.00%
KARNALI KHUTRUKE SAVING	500	4.50%
KARNALI SPECIAL SAVING	500	4.50%
KARNALI SAJILO BACHAT	100	4.50%
KARNALI NAULO BACHAT	500	4.50%
GOVERNMENT FUND SAVING	0	4.50%
KARNALI SUPER SAVING ACCOUNT	1000	4.50%
KARNALI SAMBRIDHI SAVING AC	2000	5.00%
STAFF SAVING	0	5.50%
KARNALI SARAL BACHAT	500	4.50%
KARNALI EMPLOYEES SAVING	1000	5.50%
KARNALI AKSHAYKOSH SAVING	500	4.50%
KARNALI REMIT SAVING	500	6.50%
TERM DEPOSIT (INDIVIDUAL)		MONTHLY/QUARTERLY
* 3 Months to 9 Months		9.40%
1 Year and Above		9.50%
KARNALI AKSHAYKOSH FIXED DEPOSIT		NEGOTIABLE
TERM DEPOSIT (INSTITUTIONAL)		MONTHLY/QUARTERLY
* 6 Months to 9 Months		8.40%
1 Year and Above		8.50%
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.