



कर्णाली डेवलपमेन्ट बैंक लिमिटेड
Karnali Development Bank Ltd.

'नेपाल राष्ट्र बैंकबाट 'अ' वर्गको मापदण्ड प्राप्त'

समुद्रिको आधार

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

INTEREST RATES*
Effective Date From 01 Falgun 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 SAJILLO 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	4.50%
KARNALI SARAL BACHAT	500	4.50%
KARNALI EMPLOYEES SAVING	1000	5.50%
KARNALI AKSHAYKOSH SAVING	500	4.50%
KARNALI REMIT SAVING	500	5.50%

Term Deposit	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	7.40%
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>