

KARNALI DEVELOPMENT BANK LTD.

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INTEREST RATES*

Effective from 01 Kartik 2080

| INTEREST ON DEPOSIT | | |
|--|--------------------------|-----------------------|
| TYPES OF DEPOSIT# | MIN. BALANCE | RATE PER ANNUM |
| GENERAL SAVING | 500 | 5.50% |
| SPECIAL SAVING | 500 | 5.50% |
| SENIOR CITIZENS SAVING | 500 | 5.50% |
| CHILD/WOMAN SAVING | 500 | 5.50% |
| UNDERPRIVILEGED HELPING SAVING | 500 | 5.50% |
| STUDENT SAVING | 500 | 5.50% |
| KARNALI SAVING | 10000 | 5.90% |
| KARNALI KHUTRUKA SAVING | 500 | 5.50% |
| KARNALI SPECIAL SAVING | 500 | 5.50% |
| KARNALI SAJILO BACHAT | 100 | 5.50% |
| KARNALI NAULO BACHAT | 500 | 5.50% |
| GOVERNMENT FUND SAVING | 0 | 5.50% |
| KARNALI SUPER SAVING ACCOUNT | 1000 | 5.50% |
| KARNALI SAMBRIDHI SAVING AC | 2000 | 5.50% |
| STAFF SAVING | 0 | 5.50% |
| KARNALI SARAL BACHAT | 500 | 5.50% |
| KARNALI EMPLOYEES SAVING | 1000 | 6.50% |
| KARNALI AKSHAYKOSH SAVING | 500 | 5.50% |
| KARNALI REMIT SAVING | 500 | 7.50% |
| TERM DEPOSIT (INDIVIDUAL) | MONTHLY/QUARTERLY | |
| * 3 Months to 9 Months | 10.40% | |
| 1 Year and Above | 10.50% | |
| KARNALI AKSHAYKOSH FIXED DEPOSIT | NEGOTIABLE | |
| KARNALI REMIT FIXED DEPOSIT | 12.50% | |
| 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% |

*Only available products.