

KARNALI DEVELOPMENT BANK LTD.

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

Email: info@kdblnepal.com

INTEREST RATES*		
Effective from 01 Mangsir 2080		
INTEREST ON DEPOSIT		
TYPES OF DEPOSIT#	MIN. BALANCE	RATE PER ANNUM
GENERAL SAVING	500	5.85%
SPECIAL SAVING	500	5.85%
SENIOR CITIZENS SAVING	500	5.85%
CHILD/WOMAN SAVING	500	5.85%
UNDERPRIVILEGED HELPING SAVING	500	5.85%
STUDENT SAVING	500	5.85%
KARNALI SAVING	10000	6.25%
KARNALI KHUTRUKE SAVING	500	5.85%
KARNALI SPECIAL SAVING	500	5.85%
KARNALI SAJILO BACHAT	100	5.85%
KARNALI NAULO BACHAT	500	5.85%
GOVERMENT FUND SAVING	0	5.85%
KARNALI SUPER SAVING ACCOUNT	1000	5.85%
KARNALI SAMBRIDHI SAVING AC	2000	5.85%
STAFF SAVING	0	5.85%
KARNALI SARAL BACHAT	500	5.85%
KARNALI EMPLOYEES SAVING	1000	6.85%
KARNALI AKSHAYKOSH SAVING	500	5.85%
KARNALI REMIT SAVING	500	7.85%
TERM DEPOSIT (INDIVIDUAL)	MONTHLY/QUATERLY	
* 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/QUATERLY	
* 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		Upto 5 %
REAL ESTATE LOAN		Upto 5 %
BANK GUARANTEE		0.5% TO 2.0%

*Only available products.