



कर्णाली डेवलपमेन्ट बैंक लिमिटेड
Karnali Development Bank Ltd.

"नेपाल राष्ट्र बैंकबाट 'ब' वर्गको मान्यता प्राप्त"

समृद्धिको आधार

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

INTEREST RATES*
Effective Date From 01 Poush 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 KHUTRUKA SAVING | 500 | 5.85% |
| KARNALI SPECIAL SAVING | 500 | 5.85% |
| KARNALI SAJILU BACHAT | 100 | 5.85% |
| KARNALI NAULO BACHAT | 500 | 5.85% |
| GOVERNMENT 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 | Monthly/Quarterly |
|----------------------------------|-------------------|
| * 3 Months to 9 Months | 10.75% |
| 1 Year and Above | 10.85% |
| KARNALI AKSHAYKOSH FIXED DEPOSIT | NEGOTIABLE |
| KARNALI REMIT FIXED DEPOSIT | 11.85%-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 | " | Upto 5 % |
| REAL ESTATE LOAN | " | Upto 5 % |
| BANK GUARANTEE | " | 0.5% TO 2.0% |

*Only available products.

<https://www.kdblnepal.com>