

## KARNALI DEVELOPMENT BANK LTD.

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

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INTEREST RATES*		
Effective from 01 Chaitra 2081		
INTEREST ON DEPOSIT		
TYPES OF DEPOSIT#	MIN. BALANCE	Int. Rate
GENERAL SAVING	500	1.80%
SPECIAL SAVING	500	1.80%
SENIOR CITIZENS SAVING	500	1.80%
CHILD/WOMAN SAVING	500	1.80%
UNDERPRIVILEGED HELPING SAVING	500	1.80%
STUDENT SAVING	500	1.80%
KARNALI SAVING	2000	1.80%
KARNALI KHUTRUKE SAVING	500	1.80%
KARNALI SPECIAL SAVING	500	1.80%
KARNALI SAJILO BACHAT	100	1.80%
KARNALI NAULO BACHAT	500	1.80%
GOVERNMENT FUND SAVING	0	1.80%
KARNALI SUPER SAVING ACCOUNT	1000	1.80%
KARNALI SAMBRIDHI SAVING AC	2000	1.80%
STAFF SAVING	0	1.80%
KARNALI SARAL BACHAT	500	1.80%
KARNALI EMPLOYEES SAVING	1000	1.80%
KARNALI AKSHAYKOSH SAVING	500	1.80%
KARNALI REMIT SAVING	500	1.80%
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.