

# KARNALI DEVELOPMENT BANK LTD.

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<b>INTEREST RATES*</b>		
Effective from 01 Falgun 2081		
<b>INTEREST ON DEPOSIT</b>		
<b>TYPES OF DEPOSIT#</b>	<b>MIN. BALANCE</b>	<b>Int. Rate (Magh)</b>
GENERAL SAVING	500	2.00%
SPECIAL SAVING	500	3.20%
SENIOR CITIZENS SAVING	500	3.20%
CHILD/WOMAN SAVING	500	2.80%
UNDERPRIVILEGED HELPING SAVING	500	2.80%
STUDENT SAVING	500	2.80%
KARNALI SAVING	2000	3.60%
KARNALI KHUTRUKE SAVING	500	2.80%
KARNALI SPECIAL SAVING	500	2.80%
KARNALI SAJILO BACHAT	100	2.40%
KARNALI NAULO BACHAT	500	2.80%
GOVERNMENT FUND SAVING	0	2.80%
KARNALI SUPER SAVING ACCOUNT	1000	3.60%
KARNALI SAMBRIDHI SAVING AC	2000	3.60%
STAFF SAVING	0	3.60%
KARNALI SARAL BACHAT	500	2.80%
KARNALI EMPLOYEES SAVING	1000	3.60%
KARNALI AKSHAYKOSH SAVING	500	2.80%
KARNALI REMIT SAVING	500	4.40%
<b>INTEREST ON LENDING &amp; ADVANCE</b>		
<b>TYPES OF LOAN &amp; ADVANCE</b>	<b>BASE RATE</b>	<b>PREMIUM RATE</b>
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.