



**कर्णाली डेभलपमेन्ट बैंक लिमिटेड**  
Karnali Development Bank Ltd.

"नेपाल राष्ट्र बैंकबाट 'अ' श्रेणीको मान्यता प्राप्त"

समुदिकी आधार

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

**INTEREST RATES\***

**Effective Date From 01 Poush 2081**

**INTEREST ON DEPOSIT**

Types of Deposit#	Min. Balance	Rate Per Annum
General Saving	500	2.50%
Special Saving	500	4.00%
Senior Citizens Saving	500	4.00%
Child/Woman Saving	500	3.50%
Underprivileged Helping Saving	500	3.50%
Student Saving	500	3.50%
Karnali Saving	2000	4.50%
Karnali Khutruke Saving	500	3.50%
Karnali Special Saving	500	3.50%
Karnali Sajilo Bachat	100	3.00%
Karnali Naulo Bachat	500	3.50%
Government Fund Saving	0	3.50%
Karnali Super Saving Account	1000	4.50%
Karnali Sambridhi Saving Ac	2000	4.50%
Staff Saving	0	4.50%
Karnali Saral Bachat	500	3.50%
Karnali Employees Saving	1000	4.50%
Karnali Akshaykosh Saving	500	3.50%
Karnali Remit Saving	500	5.50%
Term Deposit (Individual)	Quarterly	
* 6 Months to 9 Months	7.00%	
1 Year And Above	7.50%	
Karnali Akshaykosh Fixed Deposit	Negotiable	
Term Deposit (Institutional)	Quarterly	
* 6 Months to 9 Months	6.00%	
1 Year And Above	6.50%	

**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%

**On Remittance Fixed Deposit 1% shall be added on above fixed deposit interest rate.**

\*Only available products.

<https://www.kdblnepal.com>