



कैलाश विकास बैंक लि. KAILASH BIKAS BANK LTD.

Head Office: New Plaza, Putalisadak, Kathmandu

REVISED INTEREST RATES [Effective from: 2074/11/13 (25th Feb, 2018)]

"ATTRACTIVE INTEREST, SAFE INVESTMENT"

SAVING DEPOSITS

Saving Accounts	Interest Rate (Per Annum)	Minimum Balance
Sajilo Saving A/c	6.50%	-
Normal Saving A/c	6.50%	-
Sahara Saving A/c	6.50%	-
Nari Saving A/c	6.50%	-
Ex-Army Saving A/c	6.50%	1,000.00
Premium Saving A/c	6.50%	5,000.00
Karmachari Saving A/c	6.50%	-
Chirayu Saving A/c	6.50%	-
Anmol Bal Bachat A/c	6.50%	1,000.00
Awakash Pension Saving A/c	6.50%	-
Shareholder Saving A/c	6.50%	1,000.00
Sunaulo Saving A/c	6.50%	5,000.00
Super Saving A/c	6.50%	10,000.00
Special Saving A/c	7.00%	15,000.00
Kailash Jumbo Saving A/c	8.00%	20,000.00
Kailash Silver Jubilee Saving A/c	8.50%	1,000.00

FIXED DEPOSITS (Per Annum)

Duration	Monthly Interest Payment	Quarterly Interest Payment	Interest Payment At Maturity
Upto 3 Months	-	12.00%	-
Upto 6 Months	-	11.75%	-
Upto 1 Year	10.75%	11.00%	11.25%
>1 Year < 2 Year	-	11.25%	-
2 Year & Above	-	10.00%	-
KBB 270 Days	-	11.25%	-
FD-Sunaulo 300Days	-	11.50%	-
Call Account	Negotiable		

LOANS & ADVANCES

Loan Products	Premium on Base Rate (Per Annum)
Agriculture Loan	upto 5.00%
Industrial Loan	upto 5.00%
Home Loan	upto 5.00%
SME Loan	upto 5.00%
Business Loan	upto 5.00%
Auto Loan- Private	upto 5.00%
Auto Loan- Commercial	upto 6.00%
Margin Loan	upto 6.00%
Personal Loan	upto 6.00%
Real Estate Loan	upto 6.00%
Foreign Employment Loan	upto 6.00%
Deprived sector Loan-Retailer	upto 6.00%
Deprived sector Loan-Wholesale	upto 5.00%
Education Loan	upto 5.00%
Gold/Silver Loan	upto 6.00%
Micro- Business/Consumer Loan	upto 7.00%
Youth Agriculture Loan	10% p.a.
Loan Against FD	+ 3% on coupon rate
Loan Against Govt. Bond	+ 3% on coupon rate or Base Rate Whichever is Higher
Consortium Lending	As per consortium decision
Base Rate (Magh End 2074)	11.82%
Average Interest Spread rate As per NRB Directive (Magh End 2074)	4.74%