



कैलाश विकास बैंक लि. KAILASH BIKAS BANK LTD.

Head Office: New Plaza, Putalisadak, Kathmandu

REVISED INTEREST RATES

"ATTRACTIVE INTEREST, SAFE INVESTMENT"

[Effective from: 2074/09/19 (3rd Jan, 2018)]

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

FIXED DEPOSITS (Per Annum)

Duration	Monthly Interest Payment	Quarterly Interest Payment	Interest Payment At Maturity
Upto 3 Months	-	10.00%	-
Upto 6 Months	-	10.50%	-
Upto 1 Year	10.75%	11.00%	11.25%
Above 1 Year	Negotiable		
Dhukuti	-	-	8.00%
Call Account	Negotiable		

LOANS & ADVANCES

Loan Products	Premium % (Per Annum)
Agriculture Loan	Base Rate + upto 4.5%
Industrial Loan	Base Rate + upto 4.5%
Home Loan	Base Rate + upto 4.5%
SME Loan	Base Rate + upto 4.5%
Business Loan	Base Rate + upto 4.5%
Auto Loan- Private	Base Rate + upto 5.5%
Auto Loan- Commercial	Base Rate + upto 5.5%
Margin Loan	Base Rate + upto 5.5%
Personal Loan	Base Rate + upto 5.5%
Real Estate Loan	Base Rate + upto 5.5%
Foreign Employment Loan	Base Rate + upto 5.5%
Deprived sector Loan-Retailer	Base Rate + upto 5.5%
Deprived sector Loan-Retailer	Base Rate + upto 4.5%
Education Loan	Base Rate + upto 4.5%
Gold/Silver Loan	Base Rate + upto 4.5%
Youth Agriculture Loan	10%
Loan Against FD	+ 3% on coupon rate
Loan Against Govt. Bond	+ 3% on coupon rate
Consortium Lending	As per consortium decision
Base rate as at Mangsir 2074	11.78%