



कैलाश विकास बैंक लि. KAILASH BIKAS BANK LTD.

Head Office: New Plaza, Putalisadak, Kathmandu

REVISED INTEREST RATES [Effective from: 2075/04/13 (29th July 2018)]

"ATTRACTIVE INTEREST, SAFE INVESTMENT"

SAVING DEPOSITS

| Saving Accounts | Interest Rate (Per Annum) | Minimum Balance |
|-----------------------------------|------------------------------|--------------------|
| Sajilo Saving A/c | 6.00% | - |
| Normal Saving A/c | 6.00% | - |
| Sahara Saving A/c | 6.00% | - |
| Nari Saving A/c | 6.00% | - |
| Ex-Army Saving A/c | 6.00% | 1,000.00 |
| Premium Saving A/c | 6.00% | 5,000.00 |
| Karmachari Saving A/c | 6.00% | - |
| Chirayu Saving A/c | 6.00% | - |
| Anmol Bal Bachat A/c | 6.00% | 1,000.00 |
| Awakash Pension Saving A/c | 6.00% | - |
| Shareholder Saving A/c | 6.00% | 1,000.00 |
| Sunaulo Saving A/c | 6.00% | 5,000.00 |
| Super Saving A/c | 6.00% | 10,000.00 |
| Special Saving A/c | 6.00% | 15,000.00 |
| Kailash Jumbo Saving A/c | 7.50% | 20,000.00 |
| Kailash Silver Jubilee Saving A/c | 8.00% | 1,000.00 |

FIXED DEPOSITS (Per Annum)

| Duration | Monthly Interest Payment | Quarterly Interest Payment | Interest Payment At Maturity |
|---------------------|--------------------------------|----------------------------------|------------------------------------|
| Individuals | | | |
| Upto 3 Months | - | 8.00% | - |
| Upto 6 Months | - | 9.00% | - |
| Upto 1 Year | 10.50% | 11.00% | 11.25% |
| Upto 2 Years | - | 10.50% | - |
| Above 2 Years | - | 10.00% | - |
| Dhukuti Account | - | - | 8.00% |
| Recurring Account | - | - | 6.50% |
| Institutions | | | |
| Upto 3 Months | - | 8.50% | - |
| Upto 6 Months | - | 9.50% | - |
| Upto 1 Year | - | 10.50% | 11.00% |
| More than 1 Year | - | 10.00% | - |
| Call Account | Negotiable | | |

LOANS & ADVANCES

| Loan Products | Premium on Base Rate |
|--------------------------------|--|
| 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% |
| Professional Loan | upto 6.00% |
| Micro- Business/Consumer Loan | upto 6.00% |
| Youth Agriculture Loan | Upto Base Rate |
| 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 (Ashar End 2075) | 12.08% |
| Net Interest Spread | 4.81% |