



कैलाश विकास बैंक लि. KAILASH BIKAS BANK LTD.

Head Office: New Plaza, Putalisadak, Kathmandu

REVISED INTEREST RATES [Effective from: 2075/02/17 (31st May, 2018)]

"ATTRACTIVE INTEREST, SAFE INVESTMENT"

SAVING DEPOSITS

Saving Accounts	Interest Rate (Per Annum)	Minimum Balance
Sajilo Saving A/c	8.00%	-
Normal Saving A/c	8.00%	-
Sahara Saving A/c	8.00%	-
Nari Saving A/c	8.00%	-
Ex-Army Saving A/c	8.00%	1,000.00
Premium Saving A/c	8.00%	5,000.00
Karmachari Saving A/c	8.00%	-
Chirayu Saving A/c	8.00%	-
Anmol Bal Bachat A/c	8.00%	1,000.00
Awakash Pension Saving A/c	8.00%	-
Shareholder Saving A/c	8.00%	1,000.00
Sunaulo Saving A/c	8.00%	5,000.00
Super Saving A/c	8.00%	10,000.00
Special Saving A/c	8.00%	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
Individuals			
Upto 3 Months	-	10.50%	-
Upto 6 Months	-	11.00%	-
Upto 1 Year	11.00%	11.50%	12.00%
>1 Year < 2 Year	-	11.00%	-
2 Year & Above	-	10.50%	-
Dhukuti Account	-	-	8.00%
Recurring Account	-	-	6.50%
Institutions			
Upto 3 Months	-	9.50%	-
Upto 6 Months	-	10.00%	-
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
Consortium Lending	As per consortium decision
Base Rate (Chaitra End 2074)	12.46%
Average Interest Spread rate As per NRB Directive	4.95%