



LENDING SOLUTIONS EMPOWER YOUR GOALS

- **Gold Loan** – Instant Funds, Secured by Your Gold
Quick Solutions for Urgent Needs
- **Personal Loan** – For Life's Big & Small Moments
Your Dreams, Financed With Ease
- **Vehicle Loan** – Drive Your Dream Today
Upgrade Your Journey
- **Mortgage Loan** – Unlock Value in Your Property
Leverage Assets to Meet Big Goals
- **Educational Loan** – Invest in Your Future
Build Knowledge, Build Tomorrow
- **Business Finance** – Fuel for Entrepreneurs and Enterprises
A. Business Setup Finance (Startups)
B. Working Capital Loans

WHY CHOOSE NK BANK LENDING?

- Transparent terms with no hidden fees
- Competitive interest rates and flexible tenures
- Personalized service with cooperative values
- Simplified processes and fast-track approvals
- Tailored schemes for startups, women entrepreneurs, and students.

BEYOND BANKING SERVICES EMPOWERING YOUR BUSINESS

- **Legal Desk**- Structured Legal Assistance
Under One Roof
- **Customer Support**- Dedicated Helpdesk
for Every Customer
- **Finance & Accounting Support**- Extend
Your CFO Capabilities
- **Sales & Marketing Enablement**- Helping
You Reach the Right Customers
- **IT & Infrastructure Support**- Technology
to Power Growth

WHY CHOOSE US?

- Integrated Support, Not Just Finance
- Dedicated Beyond Banking Suite
- Tailored for Startups & Growth-Stage Companies
- Premium Experience for HNI's
- End-to-End Partnership

GET IN TOUCH

These beyond banking services are tailored to uplift our members and customers by providing end-to-end support beyond finance - to sustain, scale, and succeed.

T & C Applied as per Regulatory Norms



**Banking Innovation, Backing Ambition,
Fueling India's Next Big Businesses**



SAVINGS ACCOUNT

A savings account is a type of bank account designed to help individuals store money securely while earning interest on their deposits.

PURPOSE

A savings account is ideal for setting aside money you don't need for daily expenses, such as emergency funds or saving for future goals.

KEY BENEFITS:

- Interest Earnings
- Quick Easy Withdrawal Access
- Safe and Secure
- Door Step Banking
- Low Risk
- Online and Mobile Banking
- Support and Services

TYPES

- Regular Savings account
- Salary Accounts
- Minor Accounts
- Family Accounts
- Senior Citizen Accounts
- HNI Accounts
- Balanidhi Accounts

CURRENT ACCOUNT

Our NK Bank Current Account is a flexible and business-friendly bank account designed to support frequent and high-volume transactions. It's ideal for individuals and organizations that manage daily operations involving regular payments and receipts. With features like overdraft facilities, unlimited transactions, and digital banking, a Current Account simplifies your financial operations, keeping your business agile and efficient.

The Current Account is specially created for:

- Business owners
- Partnerships
- Companies
- Entrepreneurs
- HNI
- Investors
- Professionals
- SME
- Startups.
- Trusts
- Associations
- Societies
- Clubs
- Corporates
- Organizations managing large transaction volumes

Eligibility is subject to submission of valid documents and due diligence as per regulatory norms

KEY BENEFITS:

- Easy Documentation and Immediate Account opening.
- Door Step Banking.
- Bulk transaction support: NEFT, RTGS, IMPS
- Unlimited deposits and withdrawals
- Immediate Cheque Deposits/Transfers
- Free access to internet and mobile banking
- QR and speaker with No rentals.
- Avail Zero Salary Accounts for Employees working in your Company (Minimum 10 Accounts and Above)
- Avail Free lockers on the Amount Deposited above Rs.5Lakhs
- Cheque book and debit card included
- Overdraft facility (subject to Bank)
- Smooth Business Transactions
- Quick processing for Business Loans
- 24x7 customer support.
- Multi-location banking and fund transfer facilities

BENEFITS:

- Unlimited transactions without restrictions
- Improved business credibility and professional image
- Supports faster collections and disbursements
- Helps in maintaining a clear audit trail for business
- Enables access to business loans and trade finance
- Easy reconciliation and expense management

DEPOSITS

At NK Bank, we offer secure and flexible deposit options to help every customer grow their savings with ease and peace of mind. Whether it's daily savings, planned monthly deposits, or long-term investments, our deposit products are designed to suit every financial goal.

1.Daily Deposit (DD):- Tailored for Daily Earners

Key Benefits:-

- Ideal for Small Traders, Shopkeepers, and Daily Earners
- Earn interest on daily savings
- Encourages regular saving habits
- Minimum paperwork & easy account opening
- Convenient and secure – we come to you

2.Recurring Deposit (RD):- A Smart Habit for a Secure Future

Key Benefits:-

- Best for Disciplined Savers Who Want to Invest Monthly
- Fixed Monthly Deposit for a Chosen Tenure
- Attractive Interest Rates with Assured Returns
- Tenure Flexibility – From 6 Months to 10 Years
- Ideal for Saving for Future Goals
- Nomination Withdrawal Options

3.Fixed Deposit (FD):- Guaranteed Returns with Complete Peace of Mind

Key Benefits:-

- Perfect for Customers Seeking Safety, Stability & Guaranteed Returns
- One-Time Deposit for a Fixed Period
- Higher Interest Rates Compared to Savings Accounts
- Tenure Options Ranging from 7 Days to 10 Years
- Monthly or Quarterly Interest Payout Options Available
- Senior Citizens Enjoy Additional Interest Rates
- Loans Available Against FD Without Breaking It

Why Choose NK Bank Deposits?

- Trusted financial partner in your community
- Transparent interest rates and flexible terms
- Personalized assistance and customer-friendly service
- Easy account opening at branches or doorstep (for eligible products).