



## INTEREST RATE

Effective From 1<sup>st</sup> Ashoj 2080 (18<sup>th</sup> September 2023)

### Deposits

S.No.	Products	Interest Rate (Per Annum)	Payment
1	Kamana Sewa Pragati Bachat Khata	6.00%	Quarterly Basis
2	Swabhiman Bachat Khata		
3	KS Insta Saving Account		
4	Shareholder Saving Account		
5	Normal Saving Account		
6	Subharambha Saving Account		
7	Swarnim Surakshit Saving Account		
8	Sabal Nari Saving Account		
9	Child Saving Account		
10	Salary Saving Account		
11	Student Saving Account		
12	Pensioner Saving Account		
13	Farmer's Saving Account		
14	Samajik Surakchhya Saving Account		
15	Kholau Bachat Khata (KBK) Saving Account*		
16	Swarnim Surakchhit Plus Saving		
17	KS Sports Special Saving Account		
18	Other saving Accounts		
19	KS Sports Premium Saving Account	6.15%	
20	Subhalabh Lagani Saving Account	7.85%	
21	SubhaShree Bachat Khata	7.85%	
22	KS PMS saving Account		
23	Staff saving Account	8.00%	
24	Timrai Lagi Saving Account		
25	Foreign Employment Saving Account	9.00%	
26	NRN Saving Account	9.00%	
27	Call Account	upto 3.00%	

### Fixed Deposits

S.No.	Product	Interest Rate (Per Annum)	Payment on
1	<b>Individual</b>		Monthly or Quarterly or at Maturity
	3 Months and below 6 months	9.25%	
	6 Months and below 12 months	10.90%	
	1 Year and Above	11.00%	Monthly
	Timrai lagi 6 Months FD	10.90%	
	Timrai lagi 1 year and above FD	11.00%	
2	<b>Institutional #</b>		Monthly or Quarterly or at Maturity
	6 Months and below 1 year	8.90%	
	1 Year and above	9.00%	

### Recurring/Others Fixed Deposits (Individual)

S.No.	Product	Interest Rate (per annum)	Payment on
1	Recurring Deposit	9.00%	Quarterly
2	Sunaulo Bhabisyia Recurring Deposit	9.00%	
3	Remittance Fixed Deposit	12.00%	Monthly or Quarterly or at Maturity
4	Kamana Sewa Tahalka Fixed Deposit	11.00%	At Maturity

### Loans & Advances

S.No.	Products	Interest Rate (Per Annum) (Base Rate+ Premium)(%)
1	Loan against FD	Upto 3% on coupon rate or Base Rate whichever is higher
2	Consortium Loan	As per consortium decision
3	Deprived Sector Loan	Base Rate + upto 4%
4	All others loans and advances	Base Rate + upto 5%
	Base Rate as of Shrawan 2080	11.43%
	Interest Rate Spread Shrawan 2080	4.59%

\*Rs 100 will be deposited by the bank

Fixed Rate for Personal Term Loans 13.99% p.a.

# Additional 0.5% can be provided for FD issuance through Bidding.