

Kamana Sewa Bikas Bank Limited

Interest Rate

Effective From 1st Kartik 2079 (18th October 2022)

Deposits

S. No.	Products	Interest Rate (Per Annum)	Payment
1	Kamana Sewa Pragati Bachat Khata	8.00%	Quarterly Basis
2	Swabhimani Bachat Khata		
3	KS Insta Saving		
4	Shareholder Saving		
5	Normal Saving		
6	Subharambha Saving		
7	Swarnim Surakshit Saving		
8	Sabal Nari Saving		
9	Child Saving		
10	Salary Saving		
11	Student Saving		
12	Pensioner Saving		
13	Farmer 's Saving		
14	Samajik Surakchhya Saving		
15	Kholau Bachat Khata (KBK) Saving*		
16	Swarnim Surakchhit Plus Saving		
17	Other saving accounts		
18	Subhalabh Lagani Saving Account	9.75%	
19	SubhaShree Bachat Khata	10.00%	
20	NRN Saving Account	11.00%	
21	Call Account	Up to 4%	

Fixed Deposits

S. No.	Product	Interest Rate (Per Annum)		Payment on
1	Individual	New	Renew	Monthly or Quarterly or at Maturity
	3 Months and Above	13.00%	13.00%	
2	Institutional #	New	Renew	Monthly or Quarterly or at Maturity
	3 Months and Above	11.00%	11.00%	

Recurring/Others Fixed Deposits (Individual)

S. No.	Product	Interest Rate (per annum)	Payment on
1	Recurring Deposit	11.00%	Quarterly
2	Sunaulo Bhabisya Recurring Deposit	11.00%	
3	Remittance Fixed Deposit	14.00%	Monthly or Quarterly or at Maturity
4	Kamana Sewa Tahalka Fixed Deposit	13.00%	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 6%
4	All others loans and advances	Base Rate + upto 7%
	Base Rate as of Bhadra 2079	11.89%
	Interest Rate Spread Bhadra 2079	4.99%

*Rs 100 will be deposited by the bank

Fixed Rate for Personal Term Loans - 15.99% p.a.

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