



कामना सेवा

विकास बैंक लि. Kamana Sewa Bikas Bank Ltd.

केन्द्रीय कार्यालय:

ज्ञानेश्वर-३०, काठमाडौं १

फोन नं.: +९७७-०१-५९७००३०

टोल फ्री नं.: १६६००-११-३०००

Email: customercare@kamanasewabank.com

Web: www.kamanasewabank.com

INTEREST RATE

Effective From 1st Mangsir 2080 (17th November 2023)

Deposits

S.No.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	4.40%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	4.40%	
3	Sabal Nari Bachat Khata	4.40%	
4	Salary Saving Account	4.40%	
5	Shareholder Saving Account	4.40%	
6	Bal Bachat Khata(Child Saving)	4.40%	
7	Samajik Surakchhya Saving Account	4.40%	
8	Student Saving Account	4.40%	
9	Kholau Bank Khata Abhiyan Saving Account *	4.40%	
10	KS Insta Saving Account	4.40%	
11	Swabhiman Bachat Khata	4.40%	
12	Other saving accounts	4.40%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	4.65%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	6.25%	
15	KS PMS Saving Account	6.25%	
16	Timrai Lagi Saving Account	6.40%	
17	Staff Saving Account		
18	Foreign Employment Saving Account	7.40%	
19	NRN Saving Account	7.40%	
20	Call Account	Upto 2.20%	

Fixed Deposits

S.No.	Products	Interest Rate (Per Annum)	Payment
1	Individual		
a	3 months and below 6 months	8.80%	Monthly/Quarterly/At maturity
b	6 months and below 12 months	9.30%	
c	1 year and above	9.40%	
d	Timrai Lagi 6 months FD	9.30%	Monthly
e	Timrai Lagi 1 year and above FD	9.40%	
2	Institutional #		
a	6 months and below 1 year	7.30%	Monthly/Quarterly/At maturity
b	1 year and above	7.40%	

Recurring Fixed Deposit/Other fixed Deposit

S.No.	Products	Interest Rate (Per Annum)	Payment
a	Recurring Deposit	7.40%	Quarterly
b	Remittance Fixed Deposit	10.40%	Monthly/Quarterly/At maturity

Loans & Advances

S.No.	Products	Interest Rate (Per Annum) (Base Rate+ Premium)(%)
1	Loan against FD	Coupon Rate + 2% or Base Rate + 2% 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 Ashwin 2080		11.72%
Interest Rate Spread Ashwin 2080		4.58%

*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.

‘प्रगतिको आधार, कामना सेवासँग करोबार’