



कामना सेवा
विकास बैंक लि.
Kamana Sewa Bikas Bank Ltd.

केन्द्रीय कार्यालय:

ज्ञानेश्वर-३०, काठमाडौं ।

फोन नं.: +९७७-०१-५९७००३०

टोल फ्री नं.: १६६००-११-३०००

Email: customercare@kamanasewabank.com

Web: www.kamanasewabank.com

INTEREST RATE

Effective From 1st Poush 2080 (17th December 2023)

Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	4.60%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	4.60%	
3	Sabal Nari Bachat Khata	4.60%	
4	Salary Saving Account	4.60%	
5	Shareholder Saving Account	4.60%	
6	Bal Bachat Khata(Child Saving)	4.60%	
7	Samajik Surakchhya Saving Account	4.60%	
8	Student Saving Account	4.60%	
9	Kholau Bank Khata Abhayan Saving Account *	4.60%	
10	KS Insta Saving Account	4.60%	
11	Swabhiman Bachat Khata	4.60%	
12	Other saving accounts	4.60%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	4.85%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	6.45%	
15	KS PMS Saving Account	6.45%	
16	Timrai Lagi Saving Account	6.60%	
17	Staff Saving Account		
18	Foreign Employment Saving Account	7.60%	
19	NRN Saving Account	7.60%	
20	Call Account	Upto 2.30%	

Fixed Deposits

S.N.	Product	Interest Rate (Per Annum)	Payment on
1	Individual		
a	3 months and below 6 months	8.25%	Monthly/Quarterly/At maturity
b	6 months and below 12 months	9.15%	
c	1 year and below 2 years	9.25%	
d	2 years and below 5 years	9.55%	
e	5 years and above	9.60%	
f	Timrai Lagi 6 months FD	9.15%	Monthly
g	Timrai Lagi 1 year and above FD	9.25%	
2	Institutional #		
a	6 months and below 1 year	7.50%	Monthly/Quarterly/At maturity
b	1 year and above	7.60%	

Recurring Fixed Deposit/other fixed Deposit

a	Recurring Deposit	7.60%	Quarterly
b	Remittance Fixed Deposit	10.60%	Monthly/Quarterly/At maturity

Loans & Advances

S.N.	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 Kartik 2080	11.52%
	Interest Rate Spread Kartik 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.

‘प्रगतिको आधार, कामना सेवासँग कारोबार’