



कामना सेवा विकास बैंक लि.
Kamana Sewa Bikas Bank Ltd.
(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजतपत्र प्राप्त राष्ट्रियस्तरको विकास बैंक)

केन्द्रीय कार्यालय:

ज्ञानेश्वर-३०, काठमाडौं ।

फोन नं.: +९७७-०१-५९७००३०

टोल फ्री नं.: ९६६००-९९-३०००

Email: customercare@kamanasewabank.com

Web: www.kamanasewabank.com

INTEREST RATE

Effective From 1st Falgun 2079 (13th February 2023)

Deposits

S. No.	Products	"Interest Rate (Per Annum)"	Payment
1	Kamana Sewa Pragati Bachat Khata	6.75%	Quarterly Basis
2	Swabhiman 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	KS Sports Special Saving Account		
18	Other saving accounts		
19	KS Sports Premium Saving Account	6.90%	
20	Subhalabh Lagani Saving Account	8.50%	
21	SubhaShree Bachat Khata	8.75%	
22	KS PMS saving Account	8.75%	
23	NRN Saving Account	9.75%	
24	Call Account	Up to 3.375%	

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	11.75%	
2	Institutional #	New	Renew	Monthly or Quarterly or at Maturity
		6 Months and Above	9.75%	

Recurring/Others Fixed Deposits (Individual)

S.No.	Product	"Interest Rate (per annum)"	Payment on
1	Recurring Deposit	9.75%	Quarterly
2	Sunaulo Bhabisya Recurring Deposit	9.75%	
3	Remittance Fixed Deposit	12.75%	Monthly or Quarterly or at Maturity
4	Kamana Sewa Tahalka Fixed Deposit	11.75%	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 Poush 2079	12.63%
	Interest Rate Spread Poush 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.	

‘प्रगतिको आधार, कामना सेवासँग कारोबार’

Quotation

Size (cc)	69													
	Nagarik Daily		Nayapatrika Daily		Annapurna post		Karobar Daily		Abhiyan Daily		Aarthik Dainik		Sourya Daily	
Full Rate: Rs./cc	1400	1400	1400	1400	1400	1400	1200	1200	1300	1250	1250	1250	1200	1200
Amount Rs.	96600	96600	96600	96600	96600	96600	82800	82800	89700	86250	86250	86250	82800	82800
Dis. Rate Rs./cc	185	130	130	140	140	105	120	120	85	85	85	85	85	85
Dis. Rate Rs./cc	12765.00	8970.00	8970.00	9660.00	9660.00	7245.00	8280.00	8280.00	5865.00	5865.00	5865.00	5865.00	5865.00	5865.00
13% VAT	1659.45	1166.10	1166.10	1255.80	1255.80	941.85	1076.40	1076.40	762.45	762.45	762.45	762.45	762.45	762.45
Total Amt Rs.:	14424.45	10136.10	10136.10	10915.80	10915.80	8186.85	9356.40	9356.40	6627.45	6627.45	6627.45	6627.45	6627.45	6627.45

Note: No financial paper will be published on Saturday.