



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.: १६६००-११-३०००

Email: customer@kamanasewabank.com

Web: www.kamanasewabank.com

INTEREST RATE

Effective From 1st Shrawan 2080 (17th July 2023)

Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment
1	Kamana Sewa Pragati Bachat Khata	5.50%	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	Premium Saving Account	7.00%	
20	KS Sports Premium Saving Account	5.65%	
21	Subhalabh Lagani Saving Account	7.25%	
22	SubhaShree Bachat Khata	7.50%	
23	KS PMS saving Account		
24	Staff saving Account		
25	NRN Saving Account	8.50%	
26	Call Account	Upto 2.75%	

Fixed Deposits

S.N.	Product	Interest Rate (Per Annum)	Payment on
1	Individual	8.00%	Monthly or Quarterly or at Maturity
	3 Months to upto 6 months		
	Above 6 Months to below 12 months		
	1 Year and above		
2	Institutional (6 months and above) #	7.99%	Monthly or Quarterly or at Maturity

Recurring/Others Fixed Deposits (Individual)

S.N.	Product	Interest Rate (per annum)	Payment on
1	Recurring Deposit	7.99%	Quarterly
2	Sunatulo Bhabisya Recurring Deposit	7.99%	
3	Remittance Fixed Deposit	10.99%	Monthly or Quarterly or at Maturity
4	Kamana Sewa Tahalka Fixed Deposit	9.99%	At Maturity

Loans & Advances

S.N.	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 Jestha 2080		12.06%
Interest Rate Spread Jestha 2080		4.78%

*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.