



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

(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजतपत्रप्राप्त राष्ट्रियस्तरको विकास बैंक)

केन्द्रीय कार्यालय:

ज्ञानेश्वर-३०, काठमाडौं ।

फोन नं.: +९७७-०१-५९७००३०

टोल फ्री नं.: ९६६००-९९-३०००

Email: customer-care@kamanasewabank.com

Web: www.kamanasewabank.com

INTEREST RATE

Effective From 1st Bhadra 2079 (17th August 2022)

Deposits

S.No.	Products	"Interest Rate (Per Annum)"	Payment
1	Kamana Sewa Pragati Bachat Khata	7.00%	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	Subhalabh Lagani Saving Account	8.75%	
20	SubhaShree Bachat Khata	9.00%	
21	NRN Saving Account	10.00%	
22	Call Account	Up to 3.50%	

Fixed Deposits

S. No.	Product	"Interest Rate (Per Annum)"		Payment on
1	Individual 3 Months and Above	New	Renew	Monthly or Quarterly or at Maturity
		12.00%	12.00%	
2	Institutional # 3 Months and Above	New	Renew	Monthly or Quarterly or at Maturity
		10.00%	10.00%	

Recurring/Others Fixed Deposits (Individual)

S. No.	Product	"Interest Rate (per annum)"	Payment on
1	Recurring Deposit	11.00%	Quarterly
2	Sunaulo Bhabisyas Recurring Deposit	11.00%	
3	Remittance Fixed Deposit	13.00%	Monthly or Quarterly or 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 5%
4	All others loans and advances	Base Rate + upto 7%
	Base Rate as of Ashadh 2079	11.05%
	Interest Rate Spread Ashadh 2079	4.81%

*Rs 100 will be deposited by the bank

Fixed Rate for Personal Term Loans - 14.99% p.a.

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

'प्रगतिको आधार, कामना सेवा सँग कारोबार'