



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

CENTRAL OFFICE:  
Gyaneshwor-30, Kathmandu  
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## INTEREST RATES

Effective From 1<sup>st</sup> Magh 2080 (15<sup>th</sup> January 2024)

### Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	4.00%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	4.00%	
3	Sabal Nari Bachat Khata	4.00%	
4	Salary Saving Account	4.00%	
5	Shareholder Saving Account	4.00%	
6	Bal Bachat Khata(Child Saving)	4.00%	
7	Samajik Surakchhya Saving Account	4.00%	
8	Student Saving Account	4.00%	
9	Kholau Bank Khata Abhiyan Saving Account *	4.00%	
10	KS Insta Saving Account	4.00%	
11	Swabhiman Bachat Khata	4.00%	
12	Other saving accounts	4.00%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	4.25%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	5.85%	
15	KS PMS Saving Account	5.85%	
16	Timrai Lagi Saving Account	6.00%	
17	Staff Saving Account		
18	Foreign Employment Saving Account	7.00%	
19	NRN Saving Account		
20	Call Account	Up to 2.00%	

### Fixed Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment on
1	<b>Individual</b>		
a	3 months and below 6 months	7.80%	Quarterly/At maturity
b	6 months and below 12 months	8.30%	
c	1 year and below 2 years	8.80%	
d	2 years and above	9.00%	
e	Timrai Lagi 6 months FD	8.30%	Monthly
f	Timrai Lagi 1 year and above FD	8.80%	
2	<b>Institutional #</b>		
a	6 months and below 1 year	6.90%	Quarterly/At maturity
b	1 year and above	7.00%	

### Recurring Fixed Deposits/other fixed Deposits

a	Recurring Deposit	7.00%	Quarterly
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### FCY Deposits

1	FCY Deposits	Up to 2%	Quarterly
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### 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 Mangsir 2080	11.14%
	Interest Rate Spread Mangsir 2080	4.59%

\*Rs 100 will be deposited by the bank

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

Fixed Rate for Personal Term Loans - 12.49% p.a.

For Foreign Remittance Fixed Deposit, additional 1% interest rate shall be provided.

‘प्रजातिको आधार, कामना सेवासँग कारोबार’