

**Kamana Sewa Bikas Bank Limited**

**Interest Rate**

Effective From 1st Magh 2079 (15th January 2023)

**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	KS Sports Premium Saving Account	7.15%	
20	Subhalabh Lagani Saving Account	8.75%	
21	SubhaShree Bachat Khata	9.00%	
22	NRN Saving Account	10.00%	
23	Call Account	Up to 3.5%	

**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	12.00%	12.00%	
2	Institutional #	New	Renew	Monthly or Quarterly or at Maturity
	3 Months and Above	10.00%	10.00%	

**Recurring/Others Fixed Deposits (Individual)**

S. No.	Product	Interest Rate (per annum )	Payment on
1	Recurring Deposit	10.00%	Quarterly
2	Sunaulo Bhabisya Recurring Deposit	10.00%	
3	Remittance Fixed Deposit	13.00%	Monthly or Quarterly or at Maturity
4	Kamana Sewa Tahalka Fixed Deposit	12.00%	At Maturity

**Loans & Advances**

Sr. 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 Ashwin 2079	12.23%
	Interest Rate Spread Ashwin 2079	4.67%

\*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.