Kamana Sewa Rikas Rank Limited

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	I	nterest Ra	te	
	Effective From 1s	t Ashadh 208	0 (16th June	2023)
		Deposits		
C		1		
Sr. No.	Products	Interest Rate (Per Annum)		Payment
1	Kamana Sewa Pragati Bachat Khata			
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	6.00%		Quarterly Basis
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	C 150/		
19	KS Sports Premium Saving Account	6.15% 7.75% 8.00% 9.00% Upto 3.00%		
20	Subhalabh Lagani Saving Account			
21 22	SubhaShree Bachat Khata			
23	KS PMS saving Account			
23 24	Staff saving Account			
25	NRN Saving Account Call Account			
	Fi	xed Depo		
Sr. No.	Product	Interest Rate (Per Annum)		Payment on
10.		(Per A	mum)	
1	Individual	New	Renew	
	Individual 3 Months to below 1 year			Monthly or Quarterly or at Maturity
		New	Renew	Monthly or Quarterly or at Maturity
1	3 Months to below 1 year 1 year and Above	New 10.50% 10.60%	Renew 10.50% 10.60%	Monthly or Quarterly or at Maturity
	3 Months to below 1 year 1 year and Above Institutional #	New 10.50% 10.60% New	Renew 10.50% 10.60% Renew	Monthly or Quarterly or at Maturity
1	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year	New 10.50% 10.60% New 8.50%	Renew 10.50% 10.60% Renew 8.50%	
1	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above	New 10.50% 10.60% New 8.50% 8.60%	Renew 10.50% 10.60% Renew 8.50% 8.60%	Monthly or Quarterly or at Maturity
1	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year	New 10.50% 10.60% New 8.50% 8.60%	Renew 10.50% 10.60% Renew 8.50% 8.60%	Monthly or Quarterly or at Maturity
2	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others	New 10.50% 10.60% New 8.50% 8.60%	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Inc.	Monthly or Quarterly or at Maturity
1 2 Sr.	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above	New 10.50% 10.60% New 8.50% 8.60% Fixed De	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incomplete Rate)	Monthly or Quarterly or at Maturity
1 2 Sr.	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incat Rate num)	Monthly or Quarterly or at Maturity dividual) Payment on
2 Sr. No. 1 2	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incot Rate num) 0%	Monthly or Quarterly or at Maturity
2 Sr. No.	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incet Rate num) 0% 0%	Monthly or Quarterly or at Maturity dividual) Payment on
2 Sr. No. 1 2	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incat Rate nnum) 0% 0% 50%	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly
2 Sr. No. 1 2 3	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incot Rate nnum) 0% 0% 50%	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity
2 Sr. No. 1 2 3 4	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incot Rate nnum) 00% 00% 500% ances	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity
2 Sr. No. 1 2 3 4	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incomm) 0% 0% 50% ances Inter	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity rest Rate (Per Annum)
2 Sr. No. 1 2 3 4 Sr. No.	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit Loar Products	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6 10.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Income the content of the content o	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity At Maturity rest Rate (Per Annum) e Rate+ Premium)(%)
1 2 Sr. No. 1 2 3 4 Sr. No. 1	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit Loan Products Loan against FD	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6 10.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incomposits	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity rest Rate (Per Annum) e Rate+ Premium)(%) n rate or Base Rate whichever is higher
1 2 Sr. No. 1 2 3 4 Sr. No. 1 2	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit Loan Products Loan against FD Consortium Loan	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6 10.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incot Rate num) 0% 0% 50% Signature (Bas 3% on coupo As J	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity rest Rate (Per Annum) e Rate+ Premium)(%) n rate or Base Rate whichever is higher per consortium decision
1 2 Sr. No. 1 2 3 4 Sr. No. 1 2 3	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit Loan Products Loan against FD Consortium Loan Deprived Sector Loan	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6 10.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incet Rate num) 0% 0% 50% 50% Inter (Bas 3% on coupor As J	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity rest Rate (Per Annum) e Rate+ Premium)(%) n rate or Base Rate whichever is higher per consortium decision Base Rate + upto 6%
1 2 Sr. No. 1 2 3 4 Sr. No. 1 2	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit Loan Products Loan against FD Consortium Loan Deprived Sector Loan All others loans and advances	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6 10.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incet Rate num) 0% 0% 50% 50% Inter (Bas 3% on coupor As J	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity rest Rate (Per Annum) e Rate+ Premium)(%) n rate or Base Rate whichever is higher per consortium decision Base Rate + upto 6% Base Rate + upto 7%
1 2 Sr. No. 1 2 3 4 Sr. No. 1 2 3	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit Loan Products Loan against FD Consortium Loan Deprived Sector Loan All others loans and advances Base Rate as of Baishakh 2080	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6 10.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incet Rate num) 0% 0% 50% 50% Inter (Bas 3% on coupor As J	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity At Maturity rest Rate (Per Annum) e Rate+ Premium)(%) n rate or Base Rate whichever is higher per consortium decision Base Rate + upto 6% Base Rate + upto 7% 12.25%
2 Sr. No. 1 2 3 4 Sr. No. 1 2 3 4	3 Months to below 1 year 1 year and Above Institutional # 6 Months to below 1 year 1 Year and Above Recurring/Others Product Recurring Deposit Sunaulo Bhabisya Recurring Deposit Remittance Fixed Deposit Kamana Sewa Tahalka Fixed Deposit Loan Products Loan against FD Consortium Loan Deprived Sector Loan All others loans and advances	New 10.50% 10.60% New 8.50% 8.60% Fixed De Interes (per ar 8.6 8.6 11.6 10.6	Renew 10.50% 10.60% Renew 8.50% 8.60% posits (Incet Rate num) 0% 0% 50% 50% Inter (Bas 3% on coupor As J	Monthly or Quarterly or at Maturity dividual) Payment on Quarterly Monthly or Quarterly or at Maturity At Maturity rest Rate (Per Annum) e Rate+ Premium)(%) n rate or Base Rate whichever is higher per consortium decision Base Rate + upto 6% Base Rate + upto 7%

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