



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.: ९६६००-११-३०००

Email: customercare@kamanasewabank.com

Web: www.kamanasewabank.com

INTEREST RATE

Effective From 1st Poush 2079 (16th December 2022)

Deposits

S. No.	Products	"Interest Rate (Per Annum)"	Payment	
1	Kamana Sewa Pragati Bachat Khata	7.85%	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			8.00%
20	Subhalabh Lagani Saving Account			9.60%
21	SubhaShree Bachat Khata			9.85%
22	NRN Saving Account			10.85%
23	Call Account	Up to 3.925%		

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	12.85% 12.85%	
2	Institutional #	New	Renew	Monthly or Quarterly or at Maturity
		3 Months and Above	10.85% 10.85%	

Recurring/Others Fixed Deposits (Individual)

S. No.	Product	"Interest Rate (per annum)"	Payment on
1	Recurring Deposit	10.85%	Quarterly
2	Sunaulo Bhabisyia Recurring Deposit	10.85%	
3	Remittance Fixed Deposit	13.85%	Monthly or Quarterly or at Maturity
4	Kamana Sewa Tahalka Fixed Deposit	12.85%	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 6%
4	All others loans and advances	Base Rate + upto 7%
Base Rate as of Kartik 2079		12.23%
Interest Rate Spread Kartik 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.

'प्रगतिको आधार, कामना सेवासँग कारोबार'