



कामना सेवा विकास बैंक लि.
Kamana Sewa Bikas Bank Ltd.
 (केएमएसबीके - "ब" कांसे इनामलकयल रसिदियलको विकास बैंक)

CENTRAL OFFICE:

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Interest Rate

Effective From 1st Bhadra 2078 (17th August 2021)

| Saving Deposits | | | |
|-----------------|-----------------------------------|---------------------------|-----------------|
| S. No. | Products | Interest Rate (Per Annum) | Payment |
| 1 | Kamana Sewa Pragati Bachat Khata | 4.75% | Quarterly Basis |
| 2 | Swabhiman Bachat Khata | | |
| 3 | KS Insta Saving | | |
| 4 | Shareholder Saving | | |
| 5 | Normal Saving | 2.75% | |
| 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 | Other saving accounts | | |
| 18 | Call Deposits | Up to 1.375% | |

| Fixed Deposits | | | | |
|----------------|-----------------------------------|---------------------------|-------|-------------------------------------|
| S. No. | Products | Interest Rate (Per Annum) | | Payment on |
| 1 | Individual | New | Renew | Monthly or Quarterly or at Maturity |
| | 3 Months | 7.75% | 7.75% | |
| | Above 3 months & less than 1 Year | 7.75% | 7.75% | |
| 2 | Institutional | New | Renew | Monthly or Quarterly or at Maturity |
| | 3 months | 7.75% | 7.75% | |
| | Above 3 months & less than 1 Year | 7.75% | 7.75% | |

| Recurring Deposits (Individual) | | | |
|---------------------------------|------------------------------------|---------------------------|------------|
| S. No. | Products | Interest Rate (Per Annum) | Payment on |
| 1 | Recurring Deposit | 7.75% | |
| 2 | Sunaulo Bhabisya Recurring Deposit | 7.75% | |

| 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 5% |
| | Base Rate as of Ashar 2078 | 8.38% |

*Rs 100 will be deposited by the bank

Fixed Rate for Personal Term Loans - 12.99% p.a.