

Kamana Sewa Bikas Bank Limited

Interest Rate

Effective From 1st Baisakh 2080 (14th April 2023)

Deposits

Sr. No.	Products	Interest Rate (Per Annum)	Payment
1	Kamana Sewa Pragati Bachat Khata	6.00%	Quarterly Basis
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		
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		
19	KS Sports Premium Saving Account	6.15%	
20	Subhalabh Lagani Saving Account	7.75%	
21	SubhaShree Bachat Khata	8.00%	
22	KS PMS saving Account		
23	NRN Saving Account	9.00%	
24	Call Account	Upto 3.00%	

Fixed Deposits

Sr. No.	Product	Interest Rate (Per Annum)		Payment on
1	Individual	New	Renew	Monthly or Quarterly or at Maturity
	3 Months to below 1 year	10.50%	10.50%	
	1 year and Above	10.60%	10.60%	
2	Institutional #	New	Renew	Monthly or Quarterly or at Maturity
	6 Months to below 1 year	8.50%	8.50%	
	1 Year and Above	8.60%	8.60%	

Recurring/Others Fixed Deposits (Individual)

Sr. No.	Product	Interest Rate (per annum)	Payment on
1	Recurring Deposit	8.60%	Quarterly
2	Sunaulo Bhabisya Recurring Deposit	8.60%	
3	Remittance Fixed Deposit	11.60%	Monthly or Quarterly or at Maturity
4	Kamana Sewa Tahalka Fixed Deposit	10.60%	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 Poush 2079	12.63%
	Interest Rate Spread Poush 2079	4.99%

*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.