



**कामना सेवा**  
**विकास बैंक लि.**  
**Kamana Sewa Bikas Bank Ltd.**

केन्द्रीय कार्यालय:

ज्ञानेश्वर-३०, काठमाडौं ।

फोन नं.: +९७७-०१-५९७००३०

टोल फ्री नं.: ९६६००-९९-३०००

Email: customercare@kamanasewabank.com

Web: www.kamanasewabank.com

## INTEREST RATE

Effective From 1<sup>st</sup> Kartik 2080 (18<sup>th</sup> October 2023)

### Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	5.25%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	5.25%	
3	Sabal Nari Bachat Khata	5.25%	
4	Salary Saving Account	5.25%	
5	Shareholder Saving Account	5.25%	
6	Bal Bachat Khata(Child Saving)	5.25%	
7	Samajik Surakchhya Saving Account	5.25%	
8	Student Saving Account	5.25%	
9	Kholau Bank Khata Abhiyan Saving Account *	5.25%	
10	KS Insta Saving Account	5.25%	
11	Swabhiman Bachat Khata	5.25%	
12	Other saving accounts	5.25%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	5.50%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	7.10%	
15	KS PMS Saving Account	7.10%	
16	Timrai Lagi Saving Account	7.25%	
17	Staff Saving Account	7.25%	
18	Foreign Employment Saving Account	8.25%	
19	NRN Saving Account	8.25%	
20	Call Account	Upto 2.625%	

### Fixed Deposits

S.N.	Product	Interest Rate (Per Annum)	Payment on
<b>1</b>	<b>Individual</b>		
a	3 months and below 6 months	9.65%	Monthly/Quarterly/At maturity
b	6 months and below 12 months	10.15%	
c	1 year and above	10.25%	
d	Timrai Lagi 6 months FD	10.15%	Monthly
e	Timrai Lagi 1 year and above FD	10.25%	
<b>2</b>	<b>Institutional #</b>		
a	6 months and below 1 year	8.15%	Monthly/Quarterly/At maturity
b	1 year and above	8.25%	

### Recurring Fixed Deposit/other fixed Deposit

S.N.	Product	Interest Rate (Per Annum)	Payment on
a	Recurring Deposit	8.25%	Quarterly
b	Remittance Fixed Deposit	11.25%	Monthly/Quarterly/At maturity

### Loans & Advances

S.N.	Products	Interest Rate (Per Annum) (Base Rate+ Premium) (%)
1	Loan against FD	Coupon Rate + 2% or Base Rate + 2% whichever is higher
2	Consortium Loan	As per consortium decision
3	Deprived Sector Loan	Base Rate + upto 4%
4	All others loans and advances	Base Rate + upto 5%
	Base Rate as of Bhadra 2080	11.55%
	Interest Rate Spread Bhadra 2080	4.59%

\*Rs 100 will be deposited by the bank

Fixed Rate for Personal Term Loans - 13.99% p.a.

द्रष्टव्य: बैंकले कर्जाको ब्याजदर लागू गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।

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

'प्रगतिको आधार, कामना सेवासँग कारोबार'