

Interest Rate

Effective From 1st Poush 2078 (16th December 2021)

Deposits

S. No.	Products	Interest Rate (Per Annum)	Payment
1	Kamana Sewa Pragati Bachat Khata	5.25%	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	Other saving accounts		
18	Subhalabh Lagani Saving Account	7.00%	
19	NRN Saving Account	8.00%	
20	Call Account	Up to 2.625%	

Fixed Deposits

S. No.	Products	Interest Rate (Per Annum)		Payment on
		New	Renew	
1	Individual			
	3 Months and Above	10.25%	10.25%	Monthly or Quarterly or at Maturity
2	Institutional			
	3 Months and Above	9.25%	9.25%	Monthly or Quarterly or at Maturity
3	KS Special FD (upto 6 months)			
	Institutional	9.25%		Weekly
	Individual	10.25%		Weekly

Recurring/Others Fixed Deposits (Individual)

S. No.	Products	Interest Rate (Per Annum)	Payment on
1	Recurring Deposit	9.25%	Quarterly
2	Sunaulo Bhabisyia Recurring Deposit	9.25%	
3	Remittance Fixed Deposit	11.25%	Monthly or Quarterly or 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 5%
4	All others loans and advances	Base Rate + upto 7%
	Base Rate as of Ashwin 2078	8.53%

*Rs 100 will be deposited by the bank

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

Additional 0.1% can be provided for FD renewal through Bidding.