



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

(एनएचएस बैंक "ए" एनएचएसएसएसएस एसएसएसएस एसएस एस)

केंद्रीय कार्यालय:

प्लानेट-20, काठमाडौं ।

फोन नं: +977-01-4200199/198/123/124

टोल फ्री नं: १६६००-११-३०००

Email: customercares@kamanasewabank.com

Web: www.kamanasewabank.com

INTEREST RATE

Effective From 1st Ashoj 2078 (17th September 2021)

Deposits

S. No.	Products	Interest Rate (Per Annum)	Payment
1	Kamana Sewa Pragati Bachat Khata	4.50%	Quarterly Basis
2	Swabhimani 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	6.00%	
19	NRN Saving Account	7.00%	
20	Call Account	Up to 2.25%	

Fixed Deposits

S. No.	Product	Interest Rate (Per Annum)		Payment on
1	Individual	New	Renew	Monthly or Quarterly or at Maturity
	3 Months to less than 6 Months	8.50%	8.50%	
	6 Months to less than 1 Year	9.00%	9.00%	
	1 Year and Above	9.50%	9.50%	
2	Institutional	New	Renew	Monthly or Quarterly or at Maturity
	3 Months to less than 6 Months	8.00%	8.00%	
	6 Months to less than 1 Year	8.50%	8.50%	
	1 Year and Above	9.00%	9.00%	

Recurring Deposits (Individual)

S. No.	Product	Interest Rate (per annum)	Payment on
1	Recurring Deposit	8.50%	Quarterly
2	Sunaulo Bhabisya Recurring Deposit	8.50%	

Loans & Advances

S. No.	Products	Interest Rate (Per Annum)
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 Shrawan 2078	8.10%

*Rs 100 will be deposited by the bank

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