



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

CENTRAL OFFICE:
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INTEREST RATES

Effective From 1st Chaitra 2080 (14th March 2024)

Deposits			
S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	4.00%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	4.00%	
3	Sabal Nari Bachat Khata	4.00%	
4	Salary Saving Account	4.00%	
5	Shareholder Saving Account	4.00%	
6	Bal Bachat Khata(Child Saving)	4.00%	
7	Samajik Surakchhya Saving Account	4.00%	
8	Student Saving Account	4.00%	
9	Kholau Bank Khata Abhiyan Saving Account *	4.00%	
10	KS Insta Saving Account	4.00%	
11	Swabhiman Bachat Khata	4.00%	
12	Other saving accounts	4.00%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	4.25%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	5.85%	
15	KS PMS Saving Account	5.85%	
16	Timrai Lagi Saving Account	6.00%	
17	Staff Saving Account		
18	Foreign Employment Saving Account	7.00%	
19	NRN Saving Account		
20	Call Account	Up to 2%	

Fixed Deposits			
S.N.	Products	Interest Rate (Per Annum)	Payment on
1	Individual		
a	3 months and below 6 months	6.95%	Quarterly/At maturity
b	6 months and below 12 months	7.55%	
c	1 year and below 2 years	8.05%	
d	2 years and above	8.15%	Monthly
e	Timrai Lagi 6 months FD	7.55%	
f	Timrai Lagi 1 year and above FD	8.05%	
2	Institutional		
a	6 months and below 1 year	6.40%	Quarterly/At maturity
b	1 year and above	6.50%	
Recurring Fixed Deposits/other fixed Deposits			
a	Recurring Deposit	6.50%	Quarterly

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 + up to 4%
4	All others loans and advances	Base Rate + up to 5%
Base Rate as of Magh 2080		10.95%
Interest Rate Spread Magh 2080		4.59%

*Rs 100 will be deposited by the bank
Fixed Rate for Personal Term Loans - 12.49% p.a.
For Foreign Remittance Fixed Deposit, additional 1% Interest Rate shall be provided.
Premium on interest rates on loans eligible under Green Financing Products shall be less by 0.25% on published interest rates of loan.
Rates other than above shall be in compliance with the provision of Nepal Rastra Bank.

‘प्रगतिको आधार, कामना सेवासँग कारोबार’