



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 1st Baishakh 2081 (13th April 2024)

Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	3.75%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	3.75%	
3	Sabal Nari Bachat Khata	3.75%	
4	Salary Saving Account	3.75%	
5	Shareholder Saving Account	3.75%	
6	Bal Bachat Khata(Child Saving)	3.75%	
7	Samajik Surakchhya Saving Account	3.75%	
8	Student Saving Account	3.75%	
9	Kholau Bank Khata Abhiyan Saving Account *	3.75%	
10	KS Insta Saving Account	3.75%	
11	Swabhiman Bachat Khata	3.75%	
12	Other saving accounts	3.75%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	4.00%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	5.60%	
15	KS PMS Saving Account	5.60%	
16	Timrai Lagi Saving Account	5.75%	
17	Staff Saving Account	5.75%	
18	Foreign Employment Saving Account	6.75%	
19	NRN Saving Account		
20	Call Account	Up to 1.875%	

Fixed Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment
1	Individual		
a	3 months and below 6 months	6.15%	Quarterly/At maturity
b	6 months and below 12 months	6.50%	
c	1 year and below 2 years	7.75%	
d	2 years and above	8.00%	
e	Timrai Lagi 6 months FD	6.50%	Monthly
f	Timrai Lagi 1 year and above FD	7.75%	
2	Institutional		
a	6 months and below 1 year	6.40%	Quarterly/At maturity
b	1 year and below 2 years	6.50%	
c	2 years and above	6.75%	

Recurring Fixed Deposits/other fixed Deposits

a	Recurring Deposit	6.75%	Quarterly
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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 Falgun 2080	10.44%
	Interest Rate Spread Falgun 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’