



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

CENTRAL OFFICE:  
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## INTEREST RATES

Effective From 1<sup>st</sup> Ashadh 2081 (15<sup>th</sup> June 2024)

Deposits			
S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	3.50%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	3.50%	
3	Sabal Nari Bachat Khata	3.50%	
4	Salary Saving Account	3.50%	
5	Shareholder Saving Account	3.50%	
6	Bal Bachat Khata(Child Saving)	3.50%	
7	Samajik Surakchhya Saving Account	3.50%	
8	Student Saving Account	3.50%	
9	Kholau Bank Khata Abhiyan Saving Account *	3.50%	
10	KS Insta Saving Account	3.50%	
11	Swabhiman Bachat Khata	3.50%	
12	Other saving accounts	3.50%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	3.75%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	5.35%	
15	KS PMS Saving Account	5.35%	
16	Timrai Lagi Saving Account	5.50%	
17	Staff Saving Account		
18	Foreign Employment Saving Account	6.50%	
19	NRN Saving Account		
20	Call Account	Up to 1.75%	

Fixed Deposits			
S.N.	Products	Interest Rate (Per Annum)	Payment on
1	Individual		
a	3 months and below 6 months	5.20%	Quarterly/At maturity
b	6 months and below 12 months	5.90%	
c	1 year and below 2 years	7.20%	
d	2 years and above	7.70%	Monthly
e	Timrai Lagi 6 months FD	5.90%	
f	Timrai Lagi 1 year and above FD	7.20%	
2	Institutional		
a	6 months and below 1 year	5.75%	Quarterly/At maturity
b	1 year and below 2 years	6.25%	
c	2 years and above	6.70%	

Recurring Fixed Deposits/Other Fixed Deposits			
a	Recurring Deposit	6.70%	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 Baisakh 2081		9.73%
Interest Rate Spread Baisakh 2081		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 सेवा सँग कारोबार’