

INTEREST RATES

Effective From 1st Poush 2081 (16th December 2024)

Deposits			
S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	3.00%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	3.00%	
3	Sabal Nari Bachat Khata	3.00%	
4	Salary Saving Account	3.00%	
5	Shareholder Saving Account	3.00%	
6	Bal Bachat Khata(Child Saving)	3.00%	
7	Samajik Surakchhya Saving Account	3.00%	
8	Student Saving Account	3.00%	
9	Kholau Bank Khata Abhiyan Saving Account *	3.00%	
10	KS Insta Saving Account	3.00%	
11	Swabhiman Bachat Khata	3.00%	
12	Other saving accounts	3.00%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	3.15%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	4.50%	
15	KS PMS Saving Account	4.50%	
16	Timrai Lagi Saving Account	4.50%	
17	Staff Saving Account		
18	Foreign Employment Saving Account	5.50%	
19	NRN Saving Account		
20	Call Account	Up to 1.5%	

Fixed Deposits			
S.N.	Products	Interest Rate (Per Annum)	Payment on
1	Individual		
a	3 months and below 6 months	4.25%	Quarterly/At maturity
b	6 months and below 12 months	5.25%	
c	1 year and below 2 years	6.00%	
d	2 years and above	6.50%	Monthly/Quarterly/At maturity
e	Timrai Lagi 6 months FD	5.25%	
f	Timrai Lagi 1 year and above FD	6.00%	
2	Institutional		
a	6 months and below 1 year	4.00%	Quarterly/At maturity
b	1 year and below 2 years	5.00%	
c	2 years and above	5.50%	

Recurring Fixed Deposits/Other Fixed Deposits			
a	Recurring Deposit	5.50%	Quarterly

Loans & Advances		
Loans With Floating Interest Rates		
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%
Loans With Fixed Interest Rates for Personal Term Loans		
1	Upto 5 Years	11.99% p.a.
2	More than 5 Years up to 10 Years	12.49% p.a.
3	Above 10 Years	12.99% p.a.
Base Rate as of Kartik 2081		8.12%
Interest Rate Spread Kartik 2081		4.59%

- *Rs 100 will be deposited by the bank
- 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.