



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

CENTRAL OFFICE:  
Gyaneshwor-30, Kathmandu  
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## INTEREST RATES

Effective From 1<sup>st</sup> Shrawan 2082 (17<sup>th</sup> July 2025)

Deposits			
S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	2.75%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)	2.75%	
3	Sabal Nari Bachat Khata	2.75%	
4	Salary Saving Account	2.75%	
5	Shareholder Saving Account	2.75%	
6	Bal Bachat Khata(Child Saving)	2.75%	
7	Samajik Surakchhya Saving Account	2.75%	
8	Student Saving Account	2.75%	
9	Kholau Bank Khata Abhiyan Saving Account *	2.75%	
10	KS Insta Saving Account	2.75%	
11	Swabhimman Bachat Khata	2.75%	
12	Other saving accounts	2.75%	
13	Kamana Sewa Pragati Bachat Khata (Gold)	2.90%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	4.25%	
15	KS PMS Saving Account	4.25%	
16	Timrai Lagi Saving Account	4.25%	
17	Staff Saving Account		
18	Foreign Employment Saving Account	5.25%	
19	Remittance Saving Account**		
20	Call Account	Up to 1.37%	

Fixed Deposits			
S.N.	Products	Interest Rate (Per Annum)	Payment on
1	Individual		
a	3 months and below 6 months	3.00%	Quarterly/At maturity
b	6 months and below 12 months	3.75%	
c	1 year and below 2 years	4.00%	
d	2 years and above	6.15%	Monthly/Quarterly/At maturity
e	Timrai Lagi 6 months FD	3.75%	
f	Timrai Lagi 1 year and above FD	4.00%	
2	Institutional		
a	6 months and below 1 year	2.75%	Quarterly/At maturity
b	1 year and below 2 years	3.00%	
c	2 years and above	5.15%	
Recurring Fixed Deposits/Other Fixed Deposits			
a	Recurring Deposit	5.15%	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***	7.99% p.a.
2	More than 5 Years up to 10 Years	9.49% p.a.
3	Above 10 Years	9.99% p.a.
Base Rate as of Jestha 2082		7.18%
Interest Rate Spread Jestha 2082		4.25%

\*Rs 100 will be deposited by the bank

\*\*New product Remittance Saving Account has been launched. Previous product NRN Saving Account has been transferred to remittance Saving Account. Please refer to the website for key features.

\*\*\*Conditions applied

- 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’