



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

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## INTEREST RATES

Effective From 1<sup>st</sup> Kartik 2082 (18<sup>th</sup> October 2025)

| Deposits |                                             |                           |                    |
|----------|---------------------------------------------|---------------------------|--------------------|
| S.N.     | Products                                    | Interest Rate (Per Annum) | Payment            |
| 1        | Normal Saving Account                       | 2.75%                     | Quarterly<br>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        | Kholau Bank Khata Abhiyan Saving Account *  | 2.75%                     |                    |
| 9        | Swabhiman Bachat Khata                      | 2.75%                     |                    |
| 10       | Other saving accounts                       | 2.75%                     |                    |
| 11       | Kamana Sewa Pragati Bachat Khata (Gold)     | 2.80%                     |                    |
| 12       | Timrai Lagi Saving Account                  | 3.80%                     |                    |
| 13       | Kamana Sewa Pragati Bachat Khata (Platinum) | 4.00%                     |                    |
| 14       | KS PMS Saving Account                       | 4.00%                     |                    |
| 15       | Bishista Bachat Khata                       | 4.25%                     |                    |
| 16       | AlphaGrow Saving Account                    | 4.25%                     |                    |
| 17       | Staff Saving Account                        |                           |                    |
| 18       | Foreign Employment Saving Account           | 5.25%                     |                    |
| 19       | Remittance Saving Account                   |                           |                    |
| 20       | Call Account                                | Up to 1.375%              |                    |

| Fixed Deposits                                |                                 |                           |                       |
|-----------------------------------------------|---------------------------------|---------------------------|-----------------------|
| S.N.                                          | Products                        | Interest Rate (Per Annum) | Payment on            |
| 1                                             | Individual                      |                           |                       |
| a                                             | 1 year and below 2 years        | 4.00%                     | Quarterly/At maturity |
| b                                             | 2 years and below 3 years       | 4.50%                     |                       |
| c                                             | 3 years and above               | 5.76%                     |                       |
| d                                             | Timrai Lagi 1 year and above FD | 4.00%                     |                       |
| 2                                             | Institutional                   |                           |                       |
| a                                             | 1 year and below 2 years        | 2.75%                     | Quarterly/At maturity |
| b                                             | 2 years and below 3 years       | 3.25%                     |                       |
| c                                             | 3 years and above               | 4.00%                     |                       |
| Recurring Fixed Deposits/Other Fixed Deposits |                                 |                           |                       |
| a                                             | Recurring Deposit               | 4.00%                     | 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 Bhadra 2082                             |                                  | 6.72%                                                  |
| Interest Rate Spread Bhadra 2082                        |                                  | 4.36%                                                  |

\*Rs 100 will be deposited by the bank

\*\*Conditions applied

- For 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’