



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

CENTRAL OFFICE:
Gyaneshwor-30, Kathmandu
Tel: +977-01-5970030
Toll Free No: 16600-11-3000
Email: customercare@kamanasewabank.com
www.kamanasewabank.com

INTEREST RATES

Effective From 1st Mangsir 2082 (17th November 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	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	3.50%	
13	KS PMS Saving Account	3.50%	
14	Kamana Sewa Pragati Bachat Khata (Platinum)	3.75%	
15	Bishista Bachat Khata	4.00%	
16	AlphaGrow Saving Account		
17	Staff Saving Account		
18	Foreign Employment Saving Account	5.00%	
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	3.50%	Monthly/Quarterly/At maturity
b	2 years and upto 3 years	4.00%	
c	Above 3 years	5.64%	
d	Timrai Lagi 1 year and above FD	3.50%	
2	Institutional		
a	1 year and below 2 years	2.75%	Quarterly/At maturity
b	2 years and upto 3 years	2.75%	
c	Above 3 years	3.00%	

Recurring Fixed Deposits/Other Fixed Deposits

a	Recurring Deposit	3.00%	Quarterly
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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 Ashwin 2082		6.55%
Interest Rate Spread Ashwin 2082		4.32%

*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”