



**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 1<sup>st</sup> Magh 2082 (15<sup>th</sup> January 2026)

### Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	2.75%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)		
3	Sabal Nari Bachat Khata		
4	Salary Saving Account		
5	Shareholder Saving Account		
6	Bal Bachat Khata(Child Saving)		
7	Samajik Surakchhya Saving Account		
8	Kholau Bank Khata Abhiyan Saving Account *		
9	Swabhiman Bachat Khata		
10	Provident Fund Saving Account		
11	Other saving accounts		
12	Kamana Sewa Pragati Bachat Khata (Gold)	2.80%	
13	Timrai Lagi Saving Account	3.25%	
14	KS PMS Saving Account	3.50%	
15	Kamana Sewa Pragati Bachat Khata (Platinum)	3.75%	
16	Bishista Bachat Khata	4.00%	
17	AlphaGrow Saving Account		
18	Staff Saving Account		
19	Foreign Employment Saving Account	5.00%	
20	Remittance Saving Account		
21	Call Account	Up to 1.375%	

### Fixed Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment on
1	<b>Individual</b>		
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	5.43%	
d	Timrai Lagi 1 year and above FD	3.50%	
2	<b>Institutional</b>		
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 7 Years	7.99% p.a.
2	More than 7 Years up to 10 Years	9.49% p.a.
3	Above 10 Years	9.99% p.a.
Base Rate as of Mangsir 2082		6.27%
Interest Rate Spread Mangsir 2082		4.22%

\*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’