

INTEREST RATES

Effective From 1st Chaitra 2082 (15th March 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	2.90%	
14	KS PMS Saving Account	3.25%	
15	Kamana Sewa Pragati Bachat Khata (Platinum)		
16	Bishista Bachat Khata	3.50%	
17	AlphaGrow Saving Account		
18	Staff Saving Account		
19	Foreign Employment Saving Account	4.50%	
20	Remittance Saving Account		
21	Call Account	Up to 1.375%	

Fixed Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment on
1	Individual		
a	3 months and below 6 months	2.75%	Monthly/Quarterly/At maturity
b	6 months and below 12 months	2.75%	
c	1 year and below 2 years	3.50%	
d	2 years and upto 3 years	4.00%	
e	Above 3 years	5.11%	
f	Timrai Lagi 6 months FD	2.75%	
g	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 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 Magh 2082		6.01%
Interest Rate Spread Magh 2082		4.16%

*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’