



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

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## INTEREST RATES

Effective From 1<sup>st</sup> Baishakh 2083 (14<sup>th</sup> April 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	Swabhiman Bachat Khata		
9	Provident Fund Saving Account		
10	Other saving accounts		
11	Kamana Sewa Pragati Bachat Khata (Gold)	2.80%	
12	Timrai Lagi Saving Account	3.00%	
13	Kamana Sewa Pragati Bachat Khata (Platinum)		
14	KS PMS Saving Account	3.25%	
15	Bishista Bachat Khata		
16	Staff Saving Account		
17	AlphaGrow Saving Account	4.25%	
18	Foreign Employment Saving Account		
19	Remittance Saving Account		
20	Call Account	Up to 1.375%	

### Fixed Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment on
1	<b>Individual</b>		
a	3 months and below 6 months	2.75%	Monthly/Quarterly/At maturity
b	6 months and below 12 months		
c	1 year and below 2 years	3.00%	
d	2 years and below 3 years	3.50%	
e	3 years and below 4 Years	4.00%	
f	4 years and below 5 Years		
g	5 years and above	5.00%	
h	Timrai Lagi 6 months FD	2.75%	
i	Timrai Lagi 1 year and above FD	3.00%	
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	4.50%	

### 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 Falgun 2082		5.89%
Interest Rate Spread Falgun 2082		4.12%

\*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’