

INTEREST RATES

Effective from 1st Jestha 2083 (15th May 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		
13	Kamana Sewa Pragati Bachat Khata (Platinum)	2.90%	
14	KS PMS Saving Account		
15	Bishista Bachat Khata	3.00%	
16	AlphaGrow Saving Account		
17	Staff Saving Account		
18	Foreign Employment Saving Account	4.00%	
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	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		
d	2 years and below 3 years	3.00%	
e	3 years and below 4 years	3.50%	
f	4 years and below 5 years		
g	5 years and above	4.85%	
h	Timrai Lagi 6 months FD	2.75%	
i	Timrai Lagi 1 year and above FD		
2	Institutional		
a	1 year and below 2 years	2.75%	Quarterly/ At Maturity
b	2 years and below 3 years	2.75%	
c	Above 3 years	4.00%	

Recurring Fixed Deposits/ Other Fixed Deposits

1	Recurring Deposit	2.75%	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 + upto 4%
4	All other loans and advances	Base Rate + upto 5%

Loans With Fixed Interest Rates for Personal Term Loans*

1	Upto 7 years	7.99% p.a.
2	More than 7 years upto 10 years	9.49% p.a.
3	Above 10 years	9.99% p.a.
Base Rate as of Chaitra 2082		5.76%
Interest Rate Spread Chaitra 2082		4.11%

* 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.