

Shangri-la Development Bank Ltd. Interest Rates (Per Annum)

Effective from 22nd Chaitra, 2075 (5th April, 2019)

DEPOSIT				LOAN (Base Rate+ Premium Rate)	
Product Type	Min Bal.	Interest Rate	Posting Frequency	Individual Loan	Premium Rate
Margin, Loan Operating, Current A/c	0 to 5,000	-	NA	Personal OD	Upto 5.5%
CALL DEPOSITS				Easy Term	Upto 5%
Co-Ops Call Account	1,000.00	Upto 7%	Quarterly	Home Loan	Upto 4.5%
BFI Call Account	5,000.00	Upto 7%	Quarterly	Hire Purchase Loan	Upto 5%
Corporate Call A/C	100.00	Upto 7%	Quarterly	Share/Security Loan	Upto 4.5%
Call Account Others	100.00	Upto 7%	Quarterly	Guarantee Loan	Upto 5.5%
Special Call A/c	5,000.00	1%	Quarterly	Gold And Silver Loan	Upto 4.5%
SAVING DEPOSIT				Foreign Employment	Upto 5%
Staff Saving Account	-	7%	Quarterly	Education Loan	Upto 5%
Normal Saving Account	100.00	7%	Quarterly	Auto Loan - Private	Upto 4.5%
Bal Bhabishya Bachat	100.00	7%	Quarterly	Consortium Loan	As per Agreement
Pewa Bachat	200.00	7%	Quarterly	Loan Against FDR	Upto Coupon Rate + 3%
Jestha Nagarik Bachat	500.00	7%	Monthly	CORPORATE LOAN	
Gurkha Saving	500.00	7%	Quarterly	Business OD	Upto 4.5%
Salary Saving	500.00	7%	Quarterly	Term Loan	Upto 4%
Shareholder Saving	100.00	7%	Quarterly	Vehicle Loan	Upto 4%
Super Saving	1,000.00	7%	Quarterly	SME Loan - OD	Upto 4.5%
Bidharthi Bachat	100.00	7%	Quarterly	SME Loan - Term	Upto 4%
Remittance Saving	100.00	7%	Quarterly	Import Loan- Od and Term	Upto 6.5%
Group Saving-MF	-	7%	Quarterly	Agriculture Loan - OD	Upto 4.5%
Personal Saving-MF	-	7%	Quarterly	Agriculture Loan - Term	Upto 4%
Providend Fund Account	-	7.00%	Quarterly	Industry Loan - OD	Upto 4.5%
Recurring Account	100.00	7.00%	Quarterly	Industry Loan - Term	Upto 4%
Premium Bachat	5,000.00	7.00%	Quarterly	Energy Loan - OD	Upto 4.5%
Samajik Surakchya Bachat	-	7.00%	Quarterly	Energy Loan - Term	Upto 4%
FIXED DEPOSIT				Tourism Loan - OD	Upto 4.5%
Period	Interest Rate (Quarterly/ Maturity)			Tourism Loan - Term	Upto 4%
	For Institutons and Individuals			Real Estate Loan - OD	Upto 5.5%
3 Months	10.00%			Real Estate Loan - Term	Upto 5%
6 Months	10.00%			DEPRIVED SECTOR LOAN	
9 Months	10.00%			Deprived - General	Upto 7.5%
1 year	10.00%				
> 1 Year and upto 2 years	10.00%			Micro Enterprise	Upto 6.5%
3 Years to 5 years	10.00%			Low - Cost Housing	Upto 5.5%
Super Fixed Deposits (Upto 1 Year) (3/6/9/12 Months)	10%@ Monthly			Deprived Loan- Other	Upto 5.5%
				Micro Hydro	Upto 4%
Endowment Fund	equal to 2 years FD quarterly rate			Wholesale Lending	Upto 3.5%
As of Poush End, 2075				Base Rate: 11.6%	Interest Spread:4.83%
Note					
1. Interest Rate of Loans and Advances shall be Base Rate Plus Premium Rate.					