

राजधानी आर्थिक

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बुधवार १६ साउन २०७१
Wednesday 1 August 2018



सांग्रिला डेवलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.

एन.बी.एस. लिमिटेडको अधीन
(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजत प्राप्त संस्था)

Head Office: Baluwatar, Kathmandu Ph: 01-4421861/62

Interest Rates (Per Annum) Effective from 2075.04.16

DEPOSITS				LOANS (Rate)	
Product Type	Min Bal.	Interest Rate	Posting Frequency	Individual Loans	Premium Rate
Margin, Loan Operating, Current A/c	0 to 5,000	-	NA	Personal OD	2.45 to 4.45
CALL DEPOSITS				Easy Term	2.45 to 4.45
Co-Ops Call Account	1,000.00	Upto 5.5%	Quarterly	Home Loan	Upto 2.45
BFI Call Account	5,000.00	Upto 5.5%	Quarterly	Hire Purchase Loan	Upto 3.45
Corporate Call A/C	100.00	Upto 5.5%	Quarterly	Share/Security Loan	Upto 3.95
Call Account Others	100.00	Upto 5.5%	Quarterly	Guarantee Loan	3.45 to 5.45
Special Call A/c	5,000.00	Upto 1.5%	Quarterly	Gold And Silver Loan	1.45 to 2.45
SAVING DEPOSITS				Foreign Employment	Upto 3.45
Staff Saving Account	-	7.00	Quarterly	Education Loan	Upto 3.45
Normal Saving Account	100.00	5.50	Quarterly	Auto Loan - Private	Upto 3.45
Bal Bhabishya Bachat	100.00	5.50	Quarterly	Consortium Loan	As per agreement
Pewa Bachat	200.00	5.50	Quarterly	Loan Against FDR	Upto Coupon Rate Plus 3%
Jestha Nagarik Bachat	500.00	5.50	Monthly	Corporate Loans	
Gurkha Saving	500.00	5.50	Quarterly	Business OD	Upto 3.95
Salary Saving	-	5.50	Quarterly	Term Loan	Upto 3.45
Shareholder Saving	100.00	7.00	Quarterly	Vehicle Loan	Upto 3.45
Super Saving	1,000.00	5.50	Quarterly	SME Loan - OD	Upto 3.95
Bidharthi Bachat	100.00	5.50	Quarterly	SME Loan - Term	Upto 3.45
Remittance Saving	100.00	5.50	Quarterly	Import Loan - OD	Upto 3.95
Group Saving-MF	-	5.50	Quarterly	Import Loan - Term	Upto 3.45
Personal Saving-MF	-	5.50	Quarterly	Agriculture Loan - OD	Upto 3.95
Providend Fund Account	-	5.50	Quarterly	Agriculture Loan - Term	Upto 3.45
Recurring Account	100.00	5.50	Quarterly	Industry Loan - OD	Upto 3.45
Premium Bachat	5,000.00	7.50	Quarterly	Industry Loan - Term	Upto 2.95
Samajik Surakchya Bachat	-	7.00	Quarterly	Energy Loan - OD	Upto 2.95
Period	FIXED		For Institutions and Individuals	Energy Loan - Term	Upto 2.45
	Quarterly	Maturity		Tourism Loan - OD	Upto 3.45
3 Months	NA	7.50		Tourism Loan - Term	Upto 2.95
6 Months	7.50	7.75		Real Estate Loan - OD	1.45 to 4.45
9 Months	7.75	8.00		Real Estate Loan - Term	1.45 to 3.95
1 Year	9.25	9.50		Deprived Sector Loans	
2 Years	10.00	10.50		Deprived - General	7.45 to 8.45
3 Years to 5 Years	9.50	10.00		Micro Enterprise	6.45 to 7.45
Super FD (1 Year) - Monthly	9			Low - Cost Housing	3.45 to 4.45
Above 5 Years	Negotiable			Deprived Loan- Other	3.45 to 4.45
Endowment Fund	Equal to 2 Years FD Quarterly Rate		Micro Hydro	2.45 to 4.45	
			Wholesale Lending	1.45 to 2.45	

As of Asadh End, 2075

Base Rate : 12.55 %

Interest Spread : 5.31%

Note: This shall be taken as formal notice of change of rate to all customers, all customers are required to contact concerned branches for revised interest rate.
Above rates of FDs shall be applicable for institutions w.e.f. 2075.4.25.