

# लक्ष्मी बैंक

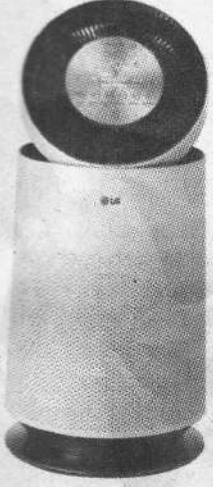
लक्ष्मी बैंक छ ।

नयाँ नयाँ व्यवसायीमाथि वित्तीय पहुँच पुऱ्याउने बताइएको छ ।  
 नयाँ नयाँ व्यवसायी कमा, लक्ष्मी बैंकको सञ्चालन ४८ जिल्लामा ११९  
 ई-एकलक्षमा काउन्टर र चार हम्ब्रिटल सेवा काउन्टर, १४४  
 र १४४ र १४४ बढी प्रेमिटिबन्क एजेन्ट तथा ६४ शाखारहित  
 सेन्टर पुऱ्याउने छ ।  
 लक्ष्मी बैंकले नयाँ नयाँ योजना, मुदती निक्षेप योजना, घर तथा  
 कारोबार व्यवसायी कमा, लक्ष्मी बैंकबाट वित्तीय सेवाहरूको  
 पहुँच पुऱ्याउने छ । नयाँ नयाँ वित्तीय पहुँच नपुगेका क्षेत्रहरूमा  
 लक्ष्मी बैंकले सेवा विस्तार गर्दै आएको छ ।

## को फुरिकेयर एयर

## आइर बजारमा

समाटी राक- सीजी  
 सले एकलक्षीको फुरिकेयर एयर  
 नेपाली बजारमा दिइएको  
 पहिलो वित्तीय वित्तीय सेना  
 बताइएको छ । यसले हावामा  
 पढाउने कम गर्ने र हावामा  
 सुख र किटाणुनाई हटाउने  
 ३० डिग्री डिग्रीको साथ  
 निकै ठाउँमा सुन्दर र सवै  
 सुख शोषित गर्ने गर्छ । यसले  
 ३५ मिटरसम्म पुऱ्याउने  
 छ ।



## बाली बिमामा कसरी क्षतिपूर्ति पाइन्छ ?

सी वा बाली नोक्सान भएको तीन दिनभित्र  
 कले बिमा अभिकर्ता, कृषक समूह/सदस्य  
 याको प्रतिनिधिलाई जानकारी गराउने ।  
 दिनभित्र प्राविधिकबाट प्रमाणित गराएको  
 णपत्र, सक्कल बिमालेख र सर्जमिन मुचुल्का  
 गरेपछि ठाउँ हेरी बढीमा एक महिनाभित्र  
 पूर्ति उपलब्ध गराइने ।  
 ग अवधि समाप्त भएको रहेछ भने  
 करण गराउने ।  
 क्रिया पूरा नगरे क्षतिपूर्ति नपाइने ।

11<sup>th</sup> Mangsir, 2076  
 27<sup>th</sup> Nov, 2019

## सांग्रिला डेभलपमेन्ट बैंक लि. Shangri-la Development Bank Ltd

(नेपाल राष्ट्र बैंकबाट "क्ष" वर्गको इजाजत प्राप्त संस्था)

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

## Interest Rates (Per Annum)

Effective from 15<sup>th</sup> Kartik, 2076 (1<sup>st</sup> November, 2019)

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	Upto 5.5%
<b>CALL DEPOSITS</b>				Easy Term	Upto 5%
Co-Ops Call Account	1,000.00	Upto 6.5%	Quarterly	Home Loan	Upto 4.5%
BFI Call Account	5,000.00	Upto 6.5%	Quarterly	Hire Purchase Loan	Upto 5%
Corporate Call A/C	100.00	Upto 6.5%	Quarterly	Share/Security Loan	Upto 4.5%
Call Account Others	100.00	Upto 6.5%	Quarterly	Guarantee Loan	Upto 5.5%
Special Call A/c	5,000.00	1%	Quarterly	Gold And Silver Loan	Upto 4.5%
<b>SAVING DEPOSITS</b>				Foreign Employment	Upto 5%
Staff Saving Account	-	7%	Quarterly	Education Loan	Upto 5%
Normal Saving Account	100.00	6.5%	Quarterly	Auto Loan - Private	Upto 4.5%
Bal Bhabishya Bachat	100.00	6.5%	Quarterly	Consortium Loan	As per agreement
Pewa Bachat	200.00	6.5%	Quarterly	Loan Against FDR	Upto Coupon Rate + 3%
Jestha Nagarik Bachat	500.00	7%	Monthly	<b>Corporate Loans</b>	
Gurkha Saving	500.00	6.5%	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	6.5%	Quarterly	SME Loan - Term	Upto 4%
Remittance Saving	100.00	6.5%	Quarterly	Demand Loan	Upto 4.5%
Group Saving-MF	-	6.5%	Quarterly	Agriculture Loan - OD	Upto 4.5%
Personal Saving-MF	-	6.5%	Quarterly	Agriculture Loan - Term	Upto 4%
Micro Finance Saving	5,000.00	6.5%	Quarterly	Industry Loan - OD	Upto 4.5%
Providend Fund Account	-	6.5%	Quarterly	Industry Loan - Term	Upto 4%
Recurring Account	100.00	6.5%	Quarterly	Energy Loan - OD	Upto 4.5%
Premium Bachat	5,000.00	7%	Quarterly	Energy Loan - Term	Upto 4%
Samajik Surakchya Bachat	-	6.5%	Quarterly	Tourism Loan - OD	Upto 4.5%
Jeevan Surakchya - Saral	5,000.00	7%	Monthly	Tourism Loan - Term	Upto 4%
Jeevan Surakchya - Rajat	15,000.00	7%	Monthly	Real Estate Loan - OD	Upto 5.5%
Jeevan Surakchya - Swornim	25,000.00	7%	Monthly	Real Estate Loan - Term	Upto 5%
Period	FIXED (Monthly/Qtyrly/ Maturity)	Institutions/ Individuals	<b>Deprived Sector Loans</b>		
			Deprived - General	Upto 7.5%	
3 Months to 5 Years	10%	Institutions/ Individuals	Seasonal Loan	Upto 7.5%	
> 5 Years	10%		Micro Enterprise	Upto 6.5%	
Endowment Fund	10%		Low - Cost Housing	Upto 5.5%	
<b>Deprived Sector Loans: In case of deprived sector loans to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, War Victim, Single Women and differently abled people, Interest rate below 1% than the published rate shall be applicable.</b>			Deprived Loan- Other	Upto 5.5%	
			Micro Hydro	Upto 4%	
			Wholesale Lending	Upto 3.5%	

As of Ashwin End, 2076 Base Rate : 11.24 %

Note: Interest Rate of Loans and Advances shall be Base Rate Plus Premium Rates

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