



सांग्रिला डेभलपमेन्ट बैंक लि. Shangri-la Development Bank Ltd

देशीय विकासको आधार
नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था

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

Interest Rates (Per Annum)

Effective from Asoj 01, 2077 (September 17, 2020)

DEPOSIT				LOAN (Base Rate + Premium 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%
CALL DEPOSITS				Easy Term	Upto 5%
Co-Ops Call Account	1,000.00	Upto 1.75%	Quarterly	Home Loan	Upto 4.5%
BFI Call Account	5,000.00	Upto 1.75%	Quarterly	Hire Purchase Loan	Upto 5%
Corporate Call A/C	100.00	Upto 1.75%	Quarterly	Share/Security Loan	Upto 4.5%
Call Account Others	100.00	Upto 1.75%	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	-	5.5%	Quarterly	Education Loan	Upto 5%
Normal Saving Account	100.00	4.0%	Quarterly	Auto Loan - Private	Upto 4.5%
Bal Bhabishya Bachat	100.00	4.0%	Quarterly	Consortium Loan	As per agreement
Pewa Bachat	200.00	4.0%	Quarterly	Loan Against FDR	Upto Coupon Rate + 3%
Jestha Nagarik Bachat	500.00	5.0%	Monthly	Corporate Loans	
Gurkha Saving	500.00	3.5%	Quarterly	Business OD	Upto 4.5%
Salary Saving	500.00	4.0%	Quarterly	Term Loan	Upto 4%
Shareholder Saving	100.00	5.0%	Quarterly	Vehicle Loan	Upto 4%
Super Saving	1,000.00	4.5%	Quarterly	SME Loan - OD	Upto 4.5%
Bidharthi Bachat	100.00	3.5%	Quarterly	SME Loan - Term	Upto 4%
Remittance Saving	100.00	3.5%	Quarterly	Demand Loan	Upto 4.5%
Group Saving-MF	-	3.5%	Quarterly	Agriculture Loan - OD	Upto 4.5%
Personal Saving-MF	-	3.5%	Quarterly	Agriculture Loan - Term	Upto 4%
Micro Finance Saving	5,000.00	3.5%	Quarterly	Industry Loan - OD	Upto 4.5%
Providend Fund Account	-	3.5%	Quarterly	Industry Loan - Term	Upto 4%
Recurring Account	100.00	4.0%	Quarterly	Energy Loan - OD	Upto 4.5%
Premium Bachat	5,000.00	5.0%	Quarterly	Energy Loan - Term	Upto 4%
Samajik Surakchya Bachat	-	4.0%	Quarterly	Tourism Loan - OD	Upto 4.5%
Jeevan Surakchya - Saral	5,000.00	5.0%	Monthly	Tourism Loan - Term	Upto 4%
Jeevan Surakchya - Rajat	15,000.00	5.0%	Monthly	Real Estate Loan - OD	Upto 5.5%
Jeevan Surakchya - Swornim	25,000.00	5.0%	Monthly	Real Estate Loan - Term	Upto 5%
FIXED DEPOSIT				Deprived Sector Loans	
Period	Interest Rate (Monthly/Quarterly/ Maturity)			Deprived - General	Upto 7.5%
	NEW	RENEW		Seasonal Loan	Upto 7.5%
3 Month	7.50%	8.00%	Individual	Micro Enterprise	Upto 6.5%
3 month above and less than 1 year	8.00%	8.50%		Low - Cost Housing	Upto 5.5%
1 Year to 2 years	8.50%	9.00%		Deprived Loan- Other	Upto 5.5%
2 Years above and up to 5 years	9.75%	9.75%		Micro Hydro	Upto 4%
Above 5 years	10.00%	10.00%		Wholesale Lending	Upto 3.5%
3 Month	6.00%	7.00%	Institutional		
3 month above and less than 1 year	6.50%	7.50%			
1 Year to 2 years	7.00%	8.00%			
2 Years above and up to 5 years	9.50%	9.50%			
Above 5 years	9.75%	9.75%			
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.					
As of Asar End, 2077				Base Rate : 9.99 %	

Note 1. Interest Rate of Loans and Advances shall be Base Rate Plus Premium Rate.

2. Fixed Rate for Personal Term Loans are under consideration and will be published in the near future.