



सांग्रिला डेवलपमेन्ट बैंक लि. Shangri-la Development Bank Ltd

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

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

Interest Rates (Per Annum)

Effective from Falgun 01, 2077 (February 13, 2021)

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 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		3.5%	Quarterly	Auto Loan - Private	Upto 4.5%
Bal Bhabishya Bachat	100.00	5.0%	Quarterly	Consortium Loan	As per agreement
Pewa Bachat	200.00	3.5%	Quarterly	Loan Against FDR	Upto Coupon Rate + 3%
Jestha Nagarik Bachat	500.00	5.0%	Monthly	CORPORATE LOAN	
Gurkha Saving	500.00	3.5%	Quarterly	Business OD	Upto 4.5%
Salary Saving	500.00	3.5%	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		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	3.5%	Quarterly	Energy Loan - OD	Upto 4.5%
Premium Bachat	5,000.00	5.0%	Quarterly	Energy Loan - Term	Upto 4%
Samajik Surakchya Bachat		3.5%	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 LOAN	
Period	Interest Rate (Monthly/Quarterly/ Maturity)			Deprived - General	Upto 7.5%
3 Month	6.50%		Individual	Seasonal Loan	Upto 7.5%
Above 3 month and Less than 1 Year	7.00%			Micro Enterprise	Upto 6.5%
1 Year and Above	8.00%			Low - Cost Housing	Upto 5.5%
3 Month	6.50%		Institutional	Deprived Loan - Other	Upto 5.5%
Above 3 month and Less than 1 Year	7.00%			Micro Hydro	Upto 4%
1 Year and Above	8.00%			Wholesale Lending	Upto 3.5%
				FIXED RATE FOR PERSONAL TERM LOAN	
				Upto 7 Years	Upto 13.5%

Deprived Sector Loans: In case of deprived sector loans to Senior Citizens, Dalit, Mukta Kamalya, Baadi, Haliya, War Victim, Single Women and differently abled people, Interest rate below 1% than the published rate shall be applicable.

As of Poush End, 2077

Base Rate: 8.83 %

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

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