

## Shangri-la Development Bank Ltd.

### Interest Rates (Per Annum)

Effective from Mangsir 01, 2077 (November 16, 2020)

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%
<b>CALL DEPOSITS</b>				Easy Term	Upto 5%
Co-Ops Call Account	1,000.00	Upto 2%	Quarterly	Home Loan	Upto 4.5%
BFI Call Account	5,000.00	Upto 2%	Quarterly	Hire Purchase Loan	Upto 5%
Corporate Call A/C	100.00	Upto 2%	Quarterly	Share/Security Loan	Upto 4.5%
Call Account Others	100.00	Upto 2%	Quarterly	Guarantee Loan	Upto 5.5%
Special Call A/c	5,000.00	1%	Quarterly	Gold And Silver Loan	Upto 4.5%
<b>SAVING DEPOSIT</b>				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	5.0%	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	<b>Corporate Loan</b>	
Gurkha Saving	500.00	4.0%	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	4.0%	Quarterly	SME Loan - Term	Upto 4%
Remittance Saving	100.00	4.0%	Quarterly	Demand Loan	Upto 4.5%
Group Saving-MF	-	4.0%	Quarterly	Agriculture Loan - OD	Upto 4.5%
Personal Saving-MF	-	4.0%	Quarterly	Agriculture Loan - Term	Upto 4%
Micro Finance Saving	5,000.00	4.0%	Quarterly	Industry Loan - OD	Upto 4.5%
Providend Fund Account	-	4.0%	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%
<b>FIXED DEPOSIT</b>				<b>Deprived Sector Loan</b>	
Period	Interest Rate (Monthly/Quarterly/ Maturity)			Deprived - General	Upto 7.5%
				Seasonal Loan	Upto 7.5%
				Micro Enterprise	Upto 6.5%
3 Month	8.00%	Individual		Low - Cost Housing	Upto 5.5%
3 month above and less than 1 year	8.50%			Deprived Loan- Other	Upto 5.5%
1 Year to 2 years	9.00%			Micro Hydro	Upto 4%
2 Years above and up to 5 years	9.50%			Wholesale Lending	Upto 3.5%
Above 5 years	9.75%				
3 Month	7.00%	Institutional	<b>Fixed Rate for Personal Term Loan</b>		
3 month above and less than 1 year	7.50%			Upto 5 years	Upto 13%
1 Year to 2 years	8.00%			More than 5years Upto 10years	Upto 13.5%
2 Years above and up to 5 years	9.50%			More than 10 years Upto 15 years	Upto 14%
Above 5 years	9.75%			More than 15 years	Upto 14.5%
<p><b>Deprived Sector Loans:</b> 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.</p>					
As of Aswin End, 2077			Base Rate : 9.21 %		
<p>Note</p> <p>1. Interest Rate of Loans and Advances shall be Base Rate Plus Premium Rate.</p>					