

Shangri-la Development Bank Ltd.							
Interest Rates (Per Annum)							
Effective from Ashadh 01, 2078 (June 15, 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 1.5%	Quarterly	Home Loan	Upto 4.5%		
BFI Call Account	5,000.00	Upto 1.5%	Quarterly	Hire Purchase Loan	Upto 5%		
Corporate Call A/C	100.00	Upto 1.5%	Quarterly	Share/Security Loan	Upto 4.5%		
Call Account Others	100.00	Upto 1.5%	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	-	4.75%	Quarterly	Education Loan	Upto 5%		
Normal Saving Account	-	3.00%	Quarterly	Auto Loan - Private	Upto 4.5%		
Bal Bhabishya Bachat	100.00	3.50%	Quarterly	Consortium Loan	As per agreement		
Pewa Bachat	200.00	3.00%	Quarterly	Loan Against FDR	Upto Coupon Rate + 3%		
Nari Bachat	100.00	3.75%	Monthly	CORPORATE LOAN			
Jestha Nagarik Bachat	500.00	3.75%	Monthly	Business OD	Upto 4.5%		
Gurkha Saving	500.00	3.00%	Quarterly	Term Loan	Upto 4%		
Salary Saving	500.00	3.00%	Quarterly	Vehicle Loan	Upto 4%		
Shareholder Saving	100.00	3.75%	Quarterly	SME Loan - OD	Upto 4.5%		
Super Saving	1,000.00	3.50%	Quarterly	SME Loan - Term	Upto 4%		
Bidhharthi Bachat	-	3.00%	Quarterly	Demand Loan	Upto 4.5%		
Remittance Saving	100.00	3.00%	Quarterly	Agriculture Loan - OD	Upto 4.5%		
Group Saving-MF	-	3.00%	Quarterly	Agriculture Loan - Term	Upto 4%		
Personal Saving-MF	-	3.00%	Quarterly	Industry Loan - OD	Upto 4.5%		
Micro Finance Saving	5,000.00	3.00%	Quarterly	Industry Loan - Term	Upto 4%		
Providend Fund Account	-	3.00%	Quarterly	Energy Loan - OD	Upto 4.5%		
Recurring Account	100.00	3.50%	Quarterly	Energy Loan - Term	Upto 4%		
Premium Bachat	5,000.00	3.75%	Quarterly	Tourism Loan - OD	Upto 4.5%		
Samajik Surakchya Bachat	-	3.00%	Quarterly	Tourism Loan - Term	Upto 4%		
Jeevan Surakchya - Saral	5,000.00	3.50%	Monthly	Real Estate Loan - OD	Upto 5.5%		
Jeevan Surakchya - Rajat	15,000.00	3.50%	Monthly	Real Estate Loan - Term	Upto 5%		
Jeevan Surakchya - Swornim	25,000.00	4.00%	Monthly				
FIXED DEPOSIT				DEPRIVED SECTOR LOAN			
Period	Interest Rate (Monthly/Quarterly/ Maturity)			Deprived - General	Upto 7.5%		
	New	Renewal		Seasonal Loan	Upto 7.5%		
3 Month			Individual	Micro Enterprise	Upto 6.5%		
				Low - Cost Housing	Upto 5.5%		
				Deprived Loan- Other	Upto 5.5%		
				Micro Hydro	Upto 4%		
				Wholesale Lending	Upto 3.5%		
FIXED RATE FOR PERSONAL TERM LOAN							
				Upto 7 Years	Upto 13.5%		
3 Month			Institutional	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.			
						6 month	7.50%
						9 Month	7.75%
						1 Year	8.00%
						1 Year Above	8.00%
As of Baishak End, 2078				Base Rate: 8.57 %			
Note							
1. Interest Rate of Loans and Advances shall be Base Rate Plus Premium Rate.							