



**सांग्रिला डेभलपमेन्ट 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 Baishakh 01, 2078 (April 14, 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%             |
| <b>CALL DEPOSITS</b>                |   |               |                    | 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%             |
| <b>SAVING DEPOSIT</b>               |   |               |                    | 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% |
| Nari Bachat                         | 100.00                                      | 5.0%          | Monthly            | <b>CORPORATE LOAN</b>                    |                       |
| Jestha Nagarik Bachat               | 500.00                                      | 5.0%          | Monthly            | Business OD                              | Upto 4.5%             |
| Gurkha Saving                       | 500.00                                      | 3.5%          | Quarterly          | Term Loan                                | Upto 4%               |
| Salary Saving                       | 500.00                                      | 3.5%          | Quarterly          | Vehicle Loan                             | Upto 4%               |
| Shareholder Saving                  | 100.00                                      | 5.0%          | Quarterly          | SME Loan - OD                            | Upto 4.5%             |
| Super Saving                        | 1,000.00                                    | 4.5%          | Quarterly          | SME Loan - Term                          | Upto 4%               |
| Bidharthi Bachat                    |   | 3.5%          | Quarterly          | Demand Loan                              | Upto 4.5%             |
| Remittance Saving                   | 100.00                                      | 3.5%          | Quarterly          | Agriculture Loan - OD                    | Upto 4.5%             |
| Group Saving-MF                     |   | 3.5%          | Quarterly          | Agriculture Loan - Term                  | Upto 4%               |
| Personal Saving-MF                  |   | 3.5%          | Quarterly          | Industry Loan - OD                       | Upto 4.5%             |
| Micro Finance Saving                | 5,000.00                                    | 3.5%          | Quarterly          | Industry Loan - Term                     | Upto 4%               |
| Providend Fund Account              |   | 3.5%          | Quarterly          | Energy Loan - OD                         | Upto 4.5%             |
| Recurring Account                   | 100.00                                      | 3.5%          | Quarterly          | Energy Loan - Term                       | Upto 4%               |
| Premium Bachat                      | 5,000.00                                    | 5.0%          | Quarterly          | Tourism Loan - OD                        | Upto 4.5%             |
| Samajik Surakchya Bachat            |   | 3.5%          | Quarterly          | Tourism Loan - Term                      | Upto 4%               |
| Jeevan Surakchya - Saral            | 5,000.00                                    | 5.0%          | Monthly            | Real Estate Loan - OD                    | Upto 5.5%             |
| Jeevan Surakchya - Rajat            | 15,000.00                                   | 5.0%          | Monthly            | Real Estate Loan - Term                  | Upto 5%               |
| Jeevan Surakchya - Swornim          | 25,000.00                                   | 5.0%          | Monthly            |  |                       |
| <b>FIXED DEPOSIT</b>                |   |               |                    | <b>DEPRIVED SECTOR LOAN</b>              |                       |
| Period                              | Interest Rate (Monthly/Quarterly/ Maturity) |               | Individual         | Deprived - General                       | Upto 7.5%             |
| 3 Month                             | 7.00%                                       |               |                    | Seasonal Loan                            | Upto 7.5%             |
| Above 3 month and Less than 1 Year  | 7.50%                                       |               | Micro Enterprise   | Upto 6.5%                                |                       |
| 1 Year and Above                    | 8.50%                                       |               | Low - Cost Housing | Upto 5.5%                                |                       |
| 3 Month                             | 7.00%                                       |               | Institutional      | Deprived Loan- Other                     | Upto 5.5%             |
| Above 3 month and Less than 1 Year  | 7.50%                                       |               |                    | Micro Hydro                              | Upto 4%               |
| 1 Year and Above                    | 8.50%                                       |               | Wholesale Lending  | Upto 3.5%                                |                       |
|                                     |   |               |                    | <b>FIXED RATE FOR PERSONAL TERM LOAN</b> |                       |
|                                     |   |               |                    | Upto 7 Years                             | Upto 13.5%            |

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 Faigun End, 2077

Base Rate: 8.40 %

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