

Interest Rate (Per Annum) Effective from 2078/12/01 (15 March, 2022)

## Interest Rate on Various Products :

Products Type	Minimum Balance
Margin, Loan Operating, Current, FD Matured Accounts	0 to 5000.00

## Interest Rate on Call Deposits Account :

CALL DEPOSITS	Minimum Balance	Quarterly Int.Paying(Min/Max)
Co-Ops Call Account	1000.00	upto 3.28%
BFI Call Account	5000.00	upto 3.28 %
Corporate Call Account	100.00	upto 3.28 %
Call Account Others	100.00	upto 3.28 %
Special Call Account	5000.00	1.00%

## Interest Rate on Saving Deposits Account :

SAVING DEPOSITS	Minimum Balance	Monthly Int.Paying	Quarterly Int.Paying
Staff Saving Account	-	-	7.00 %
Normal Saving Account	-	-	6.55 %
Bul Bhabhishya Bachat	100.00	-	6.55 %
Pewa Bachat	200.00	-	6.55 %
Nan Bachat	100.00	6.55 %	-
Jestha Nagrik Bachat	500.00	6.55 %	-
Gertha Saving	500.00	-	6.55 %
Salary Saving	500.00	-	6.55 %
Shareholders Saving	100.00	-	7.00 %
Shangri-La Super Premium Bachat	1000.00	-	6.75 %
Bidharthi Bachat	-	-	6.55 %
Remittance Saving	100.00	-	6.55 %
Group Saving-MF	-	-	6.55 %
Personal Saving-MF	-	-	6.55 %
Micro Finance Saving	5000.00	-	6.55 %
Provident Fund Account	-	-	6.55 %
Recurring Account	100.00	-	6.55 %
Samaik Surakchya Bachat	-	-	6.55 %
Shangri-La Sambidhi Bachat	5,000.00	6.75 %	-
Sunaulo Remittance	100.00	-	9.55 %
Shangri-La Pay roll Account	-	8.25 %	-
Shangri-La Naulo Bachat Account	25,000.00	7.25 %	-
Mero Shangri-La Bachat Khata	5,000	-	8.55 %

## Interest Rate on Fixed Deposits Account:

Period	Interest Rate (Monthly/Quarterly/ Maturity)	
<b>Individual</b>		
3 Months and above	11.55%	
Remittance Fixed Deposit(3 Months and above)	12.55%	
<b>Ek ko Dui Muddati (Principal Amount double in 6.5 years )</b>		
<b>Institutional</b>		
Period	new	renew
3 Months and above	10.55%	10.65%

## Interest Rate on Individual Loan Account :

Individual Loans	Premium Rate(%)
Personal OD	upto 10
Easy Term- Normal	upto 9
Home Loan	upto 8
Hire Purchase Loan	upto 9
Share/Security Loan	upto 9
Guarantee Loan	upto 10
Gold And Silver Loan	upto 7.5
Foreign Employment	upto 9
Educational Loan	upto 9
Auto Loan - Private	upto 9
Personal Demand Loan	upto 9
Consortium Loan	As per Agreement
Loan Against FDR	coupon Rate Plus 2%

## Interest Rate on Corporate Loans Account:

Corporate Loans	Premium Rate
Business OD	upto 8
Term Loan	upto 9
Demand Loan	upto 9
Vehicle Loan	upto 8

## Interest Rate on Different Loans Account :

Different Loans	Premium Rate(%)
SME Loan-OD	upto 9
SME Loan-Term	upto 9
Agriculture Loan-OD	upto 8
Agriculture Loan-Term	upto 9
Industry Loan-OD	upto 8
Industry Loan-Term	upto 8
Energy Loan-OD	upto 8
Energy Loan-Term	upto 8
Tourism Loan-OD	upto 8
Tourism Loan-Term	upto 8
Real Estate Loan-OD	upto 10
Real Estate Loan-Term	upto 10
Bridge Gap Loan	upto 8

## Fixed Rate for Personal Term Loan :

Personal Term Loan(Time span)	Interest Rate(%)
Upto 7 years	upto 18 %

## Interest Rate on Deprived Sector Loan Account :

Deprived Section Loans	Interest Rate(%)
Deprived-General	upto 10
Seasonal Loan	upto 10
Micro Enterprise	upto 10
Low - Cost Housing	upto 10
Deprived Loan-Other	upto 10
Micro Murba	upto 10