

Interest Rate (Per Annum) Effective from 2078/11/01 (13 February, 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 %
Bal Bhahishya Bachat	100.00	-	6.55 %
Pewa Bachat	200.00	-	6.55 %
Nari Bachat	100.00	6.55 %	-
Jeshta Nagarik Bachat	500.00	6.55 %	-
Gurkha 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 %
Bidhanthi 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 %
Samejki Suralchya Bachat	-	-	6.55 %
Shangri-La Sambidohi Bachat	5,000.00	6.75 %	
Sunaulo Remittance	100.00		9.25 %
Shangri-La Pay roll Account	-	6.25 %	
Shangri-La Naulo Bachat Account	25,000.00	7.25 %	

Interest Rate on Fixed Deposits Account:

Period	Interest Rate (Monthly/Quarterly/ Maturity) (Individual)	Interest Rate (Monthly/Quarterly/ Maturity) (Institutional)
3 Months and above	11.55%	10.55%
Remittance Fixed Deposit(3 Months and above)	12.55%	

Interest Rate on Individual Loan Account :

Individual Loans	Premium Rate(%)
Personal OD	upto 9
Easy Term- Normal	upto 6.5
Home Loan	upto 8
Hire Purchase Loan	upto 9
Share/Security Loan	upto 6.5
Guarantee Loan	upto 9
Gold And Silver Loan	upto 7.5
Foreign Employment	upto 7
Educational Loan	upto 7
Auto Loan – Private	upto 7.5
Personal Demand Loan	upto 7.5
Consortium Loan	As per Agreement
Loan Against FDR	coupon Rate Plus 3%

Interest Rate on Corporate Loans Account:

Corporate Loans	Premium Rate
Business OD	upto 6.5
Term Loan	upto 7.5
Demand Loan	upto 6.5
Vehicle Loan	upto 7

Interest Rate on Different Loans Account :

Different Loans	Premium Rate(%)
SME Loan-OD	upto 7.5
SME Loan-Term	upto 7
Agriculture Loan-OD	upto 6.5
Agriculture Loan-Term	upto 7
Industry Loan-OD	upto 7
Industry Loan-Term	upto 7
Energy Loan-OD	upto 6.5
Energy Loan-Term	upto 6
Tourism Loan-OD	upto 6.5
Tourism Loan-Term	upto 6.5
Real Estate Loan-OD	upto 8.5
Real Estate Loan-Term	upto 7
Bridge Gap Loan	upto 6

Fixed Rate for Personal Term Loan :

Personal Term Loan(Time span)	Interest Rate(%)
Upto 7 years	upto 16 %

Interest Rate on Deprived Sector Loan Account :

Deprived Section Loans	Interest Rate(%)
Deprived-General	upto 9.3
Seasonal Loan	upto 9.5
Micro Enterprise	upto 9
Low – Cost Housing	upto 9
Deprived Loan-Other	upto 9
Micro Hydro	upto 6