

Shangri-la Development Bank Ltd.

Interest Rates (Per Annum)

Effective from Jestha 01, 2078 (May 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	4.00%	Monthly	CORPORATE LOAN	
Jestha Nagarik Bachat	500.00	4.00%	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	4.00%	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	4.00%	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%
				Seasonal Loan	Upto 7.5%
				Micro Enterprise	Upto 6.5%
				Low - Cost Housing	Upto 5.5%
3 Month		6.50%	Individual	Deprived Loan- Other	Upto 5.5%
6 Month		7.25%		Micro Hydro	Upto 4%
9 Month		7.50%		Wholesale Lending	Upto 3.5%
1 Year and Above		7.75%		FIXED RATE FOR PERSONAL TERM LOAN	
3 Month		6.00%	Institutional	Upto 7 Years	Upto 13.5%
6 month		6.50%		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.	
9 Month		7.00%			
1 Year and Above		7.50%			
As of Chaitra End, 2077				Base Rate: 8.46 %	
Note					
1. Interest Rate of Loans and Advances shall be Base Rate Plus Premium Rate.					