

Interest Rate (Per Annum) Effective from 2078/10/01 (15 January, 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 2.68%
BPI Call Account	5000.00	upto 2.68 %
Corporate Call Account	100.00	upto 2.68 %
Call Account Others	100.00	upto 2.68 %
Special Call Account	5000.00	1.60%

Interest Rate on Saving Deposits Account :

SAVING DEPOSITS	Minimum Balance	Monthly Int. Paying	Quarterly Int. Paying
Staff Saving Account	-	-	6.00 %
Normal Saving Account	-	-	5.35 %
Bal Binabishya Bachat	100.00	-	5.35 %
Pewa Bachat	200.00	-	5.35 %
Nan Bachat	100.00	5.35 %	-
Jestha Nagarik Bachat	500.00	5.35 %	-
Gurkha Saving	500.00	-	5.35 %
Salary Saving	500.00	-	5.35 %
Shareholder's Saving	100.00	-	6.00 %
Shangri-La Super Premium Bachat	1000.00	-	5.61 %
Bidharthi Bachat	-	-	5.35 %
Remittance Saving	100.00	-	5.35 %
Group Saving-MF	-	-	5.35 %
Personal Saving-MF	-	-	5.35 %
Micro Finance Saving	5000.00	-	5.35 %
Provident Fund Account	-	-	5.35 %
Recurring Account	100.00	-	5.35 %
Samajik Surakhya Bachat	-	-	5.35 %
Shangri-La Samridhiti Bachat	5,000.00	5.25 %	-
Sunaulo Remittance	100.00	-	8.25 %
Shangri-La Pay roll Account	-	7.25 %	-
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	10.35%	9.35%
Remittance Fixed Deposit 3 Months and above	11.35%	-

Period	Interest Rate (Individual)	Interest Rate (Institutional)
90 Days Super Fixed Deposit (Weekly Interest Posting)	10.35%	9.35%

Interest Rate on Individual Loan Account :

Individual Loans	Premium Rate(%)
Personal OD	upto 9
Easy Term- Normal	upto 8.5
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 9.5
Seasonal Loan	upto 9.5
Micro Enterprise	upto 9
Low - Cost Housing	upto 9
Deprived Loan-Other	upto 9
Micro Hydro	upto 6