

Interest Rate (Per Annum) Effective from: 2078/09/01 (16 December, 2021)

## 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 2.63%
BFI Call Account	5000.00	upto 2.63%
Corporate Call Account	100.00	upto 2.63%
Call Account Others	100.00	upto 2.63%
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	-	-	5.75%
Normal Saving Account	-	-	5.25%
Bal Bhabhishya Bachat	100.00	-	5.25%
Pewa Bachat	200.00	-	5.25%
Nari Bachat	100.00	5.25%	-
Jestha Nagark Bachat	500.00	5.25%	-
Gurkha Saving	500.00	-	5.25%
Salary Saving	500.00	-	5.25%
Shareholders Saving	100.00	-	5.25%
Super Saving	1000.00	-	5.25%
Bidhharthi Bachat	-	-	5.25%
Remittance Saving	100.00	-	5.25%
Group Saving-MP	-	-	5.25%
Personal Saving-MP	-	-	5.25%
Micro Finance Saving	5000.00	-	5.25%
Provident Fund Account	-	-	5.25%
Recurring Account	100.00	-	5.25%
Premium Bachat	5000.00	-	5.25%
Samajik Surakchya Bachat	-	-	5.25%
Jeevan Surakchya - Serial	5,000.00	5.25%	
Jeevan Surakchya - Rajat	15,000.00	5.25%	
Jeevan Surakchya - Swornim	25,000.00	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	10.25%	9.25%
Remittance Fixed Deposit 3 Months and above	11.25%	-

Period	Interest Rate (Individual)	Interest Rate (Institutional)
90 Days Super Fixed Deposit (Weekly Interest Posting)	10.25%	9.25%

## 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 8