

Interest Rate of Magh 2079

Interest Rate (Per Annum) Effective from 2079/10/01 (15 January 2023)

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 3.5%
BFI Call Account	5000.00	upto 3.5%
Corporate Call Account	100.00	upto 3.5%
Call Account Others	100.00	upto 3.5%
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	-	-	8.00%
Normal Saving Account	-	-	7.00%
Bal Bhabhishya Bachat	100.00	-	7.75%
Pewa Bachat	200.00	-	7.00%
Nari Bachat	100.00	7.75%	-
Jestha Nagarik Bachat	500.00	7.75%	-
Gurkha Saving	500.00	-	7.00%
Salary Saving	500.00	-	7.00%
Shareholder's Saving	100.00	-	8.00%
Shangri-La Super Premium Bachat	1000.00	-	8.00%
Bidharthi Bachat	-	-	7.00%
Remittance Saving	100.00	-	7.00%
Group Saving-MF	-	-	7.00%
Personal Saving-MF	-	-	7.00%
Micro Finance Saving	5000.00	-	7.00%
Providend Fund Account	-	-	7.00%
Recurring Account	100.00	-	7.00%
Samajik Surakchya Bachat	-	-	7.00%
Shangri-La Sambriddhi Bachat	5,000.00	8.00%	-
Sunaulo Remittance	100.00	-	10.00%
Shangri-La Pay roll Account	-	8.00%	-
Shangrila Naulo Bachat Account	25,000.00	8.15%	-
Mero Shangri-La Bachat Khata	5,000.00	-	8.00%
Shangri-la Uchhatam Bachat Khata	5,000.00	-	9.00%

Interest Rate on Fixed Deposits Account:

Period	Interest Rate (Monthly/Quarterly/ Maturity)		
Individual			
3 Months and Above	12.00%		
*Shangri-la Achamma Ko Muddati Khata (6 Months)	12.00%		
Remittance Fixed Deposit (3 Months and Above)	13.00%		
EK ko Dui Muddati (Principal Amount double in 6 years 1 Month and 9 Days)			
Shangri-la Muddati Dhamaka Yozana	4 Guna	5 Guna	10 Guna
	12 Years 2 Months and 17 Days	14 Years 2 Months and 5 Days	20 Years 3 Months and 12 Days
Institutional			
Period	New		
3 Months and Above	10.00%		

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 8
Educational Loan	upto 8
Auto Loan – Private	upto 9
Personal Demand Loan	upto 9
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 8
Term Loan	upto 8
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 8
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 Hydro	upto 10