

Interest Rate (Per Annum) Effective from 2079/12/01 (15 March 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 3.30%
BFI Call Account	5000.00	upto 3.30%
Corporate Call Account	100.00	upto 3.30%
Call Account Others	100.00	upto 3.30%
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	-	-	7.60%
Normal Saving Account	-	-	6.60%
Bal Bhabhishya Bachat	100.00	-	7.35%
Pewa Bachat	200.00	-	6.60%
Nari Bachat	100.00	7.35%	-
Jestha Nagarik Bachat	500.00	7.35%	-
Gurkha Saving	500.00	-	6.60%
Salary Saving	500.00	-	6.60%
Shareholder's Saving	100.00	-	7.60%
Shangri-La Super Premium Bachat	1000.00	-	7.60%
Bidharthi Bachat	-	-	6.60%
Remittance Saving	100.00	-	9.60%
Group Saving-MF	-	-	6.60%
Personal Saving-MF	-	-	6.60%
Micro Finance Saving	5000.00	-	6.60%
Providend Fund Account	-	-	6.60%
Recurring Account	100.00	-	6.60%
Samajik Surakchya Bachat	-	-	6.60%
Shangri-La Sambriddhi Bachat	5,000.00	7.60%	
Sunaulo Remittance	100.00	-	9.60%
Shangri-La Pay roll Account	-	7.60%	
Shangrila Naulo Bachat Account	25,000.00	7.85%	
Mero Shangri-La Bachat Khata	5,000.00	-	7.60%
Shangri-la Uchhatam Bachat Khata	5,000.00	-	8.60%

Interest Rate on Fixed Deposits Account:

Period	Interest Rate (Monthly/Quarterly/ Maturity)
Individual	
Below 1 Year	11.50%
1 Year and Above	11.60%
*Shangri-la Achamma Ko Muddati Khata (6 Months)	11.50%
Remittance Fixed Deposit (Below 1 Year)	12.50%
Remittance Fixed Deposit (1 Year and above)	12.60%
Institutional	
Period	New
6 Months and below 1 Year	9.50%
1 Year and Above	9.60%

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