

Interest Rate (Per Annum) Effective from 2080/08/01 (17 November 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 2.80% |
| BFI Call Account | 5000.00 | upto 2.80% |
| Corporate Call Account | 100.00 | upto 2.80% |
| Call Account Others | 100.00 | upto 2.80% |
| 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 | - | - | 6.00% |
| Normal Saving Account | - | - | 5.60% |
| Bal Bhabhishya Bachat | 100.00 | - | 5.60% |
| Pewa Bachat | 200.00 | - | 5.60% |
| Nari Bachat | 100.00 | 5.60% | - |
| Jestha Nagarik Bachat | 500.00 | 5.60% | - |
| Gurkha Saving | 500.00 | - | 5.60% |
| Salary Saving | 500.00 | - | 5.60% |
| Shareholder's Saving | 100.00 | - | 5.75% |
| Shangri-La Super Premium Bachat | 1000.00 | - | 5.60% |
| Bidharthi Bachat | - | - | 5.60% |
| Group Saving-MF | - | - | 5.60% |
| Personal Saving-MF | - | - | 5.60% |
| Micro Finance Saving | 5000.00 | - | 5.60% |
| Karmachari Sulav Bachat Khata | - | - | 5.60% |
| Recurring Account | 100.00 | - | 5.60% |
| Samajik Surakchya Bachat | - | - | 5.60% |
| Shangri-La Sambriddhi Bachat | 5,000.00 | 5.60% | - |
| Sunaulo Remittance | 100.00 | - | 8.60% |
| Shangri-La Pay roll Account | - | 5.60% | - |
| Shangrila Naulo Bachat Account | 25,000.00 | 5.60% | - |
| Mero Shangri-La Bachat Khata | 5,000.00 | - | 5.60% |
| Shangri-la Uchatam Bachat Khata | 5,000.00 | - | 7.60% |
| Swornim Nari Bachat Khata | 1000.00 | - | 7.60% |

Interest Rate on Fixed Deposits Account:

| Period | Interest Rate (Monthly/Quarterly/ Maturity) |
|--|---|
| 3 months and below 1 Year | 10.50% |
| 1 Year and Above | 10.60% |
| Remittance Fixed Deposit (3 months and below 1 Year) | 11.50% |
| Remittance Fixed Deposit (1 Year and Above) | 11.60% |
| Institutional | |
| Period | New |
| 6 Months and below 1 Year | 8.50% |
| 1 Year and Above | 8.60% |

Interest Rate on Individual Loan Account :

| Individual Loans | Premium Rate(%) |
|----------------------|---------------------|
| Personal OD | upto 5 |
| Easy Term- Normal | upto 5 |
| Home Loan | upto 4 |
| Hire Purchase Loan | upto 6 |
| Share/Security Loan | upto 4 |
| Guarantee Loan | upto 6 |
| Gold And Silver Loan | upto 4 |
| Foreign Employment | upto 4 |
| Educational Loan | upto 4 |
| Auto Loan – Private | upto 4 |
| Personal Demand Loan | upto 6 |
| 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 4 |
| Term Loan | upto 4 |
| Demand Loan | upto 4 |
| Vehicle Loan | upto 6 |

Interest Rate on Different Loans Account :

| Different Loans | Premium Rate(%) |
|-----------------------|-----------------|
| SME Loan-OD | upto 4 |
| SME Loan-Term | upto 4 |
| Agriculture Loan-OD | upto 4 |
| Agriculture Loan-Term | upto 4 |
| Industry Loan-OD | upto 4 |
| Industry Loan-Term | upto 4 |
| Energy Loan-OD | upto 4 |
| Energy Loan-Term | upto 4 |
| Tourism Loan-OD | upto 4 |
| Tourism Loan-Term | upto 4 |
| Real Estate Loan-OD | upto 6 |
| Real Estate Loan-Term | upto 6 |
| Bridge Gap Loan | upto 4 |

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 6 |
| Seasonal Loan | upto 6 |
| Micro Enterprise | upto 6 |
| Low – Cost Housing | upto 6 |
| Deprived Loan-Other | upto 6 |
| Micro Hydro | upto 6 |