

# Interest Rate (Per Annum) Effective from 2080/04/01 (17 July 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 2.75%
BFI Call Account	5000.00	upto 2.75%
Corporate Call Account	100.00	upto 2.75%
Call Account Others	100.00	upto 2.75%
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	-	-	6.65%
Normal Saving Account	-	-	5.80%
Bal Bhabhishya Bachat	100.00	-	6.65%
Pewa Bachat	200.00	-	5.82%
Nari Bachat	100.00	6.65%	-
Jestha Nagarik Bachat	500.00	6.65%	-
Gurkha Saving	500.00	-	5.65%
Salary Saving	500.00	-	5.65%
Shareholder's Saving	100.00	-	6.65%
Shangri-La Super Premium Bachat	1000.00	-	6.65%
Bidharthi Bachat	-	-	5.75%
Group Saving-MF	-	-	5.50%
Personal Saving-MF	-	-	5.50%
Micro Finance Saving	5000.00	-	5.50%
Karmachari Sulav Bachat Khata	-	-	5.50%
Recurring Account	100.00	-	5.70%
Samajik Surakchya Bachat	-	-	5.70%
Shangri-La Sambriddhi Bachat	5,000.00	6.75%	-
Sunaulo Remittance	100.00	-	8.50%
Shangri-La Pay roll Account	-	6.75%	-
Shangrila Naulo Bachat Account	25,000.00	6.80%	-
Mero Shangri-La Bachat Khata	5,000.00	-	6.70%
Shangri-la Uchhatam Bachat Khata	5,000.00	-	7.50%
Swornim Nari Bachat Khata	1000.00	-	7.50%

Interest Rate on Fixed Deposits Account:

Period	Interest Rate (Monthly/Quarterly/ Maturity)
3 months and below 1 Year	10.00%
1 Year and Above	10.10%
Remittance Fixed Deposit (3 months and below 1 Year)	11.00%
Remittance Fixed Deposit (1 Year and Above)	11.10%
Institutional	
Period	New
6 Months and below 1 Year	8.00%
1 Year and Above	8.10%

Interest Rate on Individual Loan Account :

Individual Loans	Premium Rate(%)
Personal OD	upto 6
Easy Term- Normal	upto 5
Home Loan	upto 4
Hire Purchase Loan	upto 7
Share/Security Loan	upto 5
Guarantee Loan	upto 6
Gold And Silver Loan	upto 5
Foreign Employment	upto 5
Educational Loan	upto 5
Auto Loan - Private	upto 5
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 7
Seasonal Loan	upto 7
Micro Enterprise	upto 7
Low - Cost Housing	upto 7
Deprived Loan-Other	upto 7
Micro Hydro	upto 7