

# Interest Rate (Per Annum) Effective from 2080/12/01 (14 March 2024)

Interest Rate on Various Products :

Products Type	Minimum Balance
Loan, Operating, Current 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 1.53%
BFI Call Account	5000.00	upto 1.53%
Corporate Call Account	100.00	upto 1.53%
Call Account Others	100.00	upto 1.53%
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	-		5.05%
Normal Saving Account	-		3.05%
Bal Bhabhishya Bachat	100.00		3.05%
Pewa Bachat	200.00		3.05%
Nari Bachat	100.00	3.05%	-
Jestha Nagarik Bachat	500.00	3.05%	-
Gurkha Saving	500.00		3.05%
Salary Saving	500.00		3.05%
Shareholder's Saving	100.00		5.05%
Shangri-La Super Premium Bachat	1000.00		3.05%
Bidharthi Bachat	-		3.05%
Group Saving-MF	-		3.05%
Personal Saving-MF	-		3.05%
Micro Finance Saving	5000.00		3.05%
Karmachari Sulav Bachat Khata	-		3.05%
Recurring Account	100.00		3.05%
Samajik Surakchya Bachat	-		3.05%
Shangri-La Sambriddhi Bachat	5,000.00	3.05%	-
Sunaulo Remittance	100.00		6.05%
Shangri-La Pay roll Account	-	3.05%	-
Shangri-La Naulo Bachat Account	25,000.00	3.05%	-
Mero Shangri-La Bachat Khata	5,000.00		3.05%
Shangri-la Uchhatam Bachat Khata	5,000.00		5.05%
Swornim Nari Bachat Khata	1000.00		5.05%

Interest Rate on Fixed Deposits Account:

Individual	
Period	Interest Rate (Quarterly/Maturity)
3 months to below 6 Months	7.00%
6 Months to below 1 Year	7.50%
1 Year to below 2 Years	7.75%
2 Years and Above	8.05%
Remittance FD	1% additional on above FD interest rates as per time period.
Shangri-la Kramik Muddati	8.83%
Institutional	
Period	Interest Rate (Quarterly/ Maturity)
6 Months to below 1 Year	6.50%
1 Year to below 2 Years	6.75%
2 Years and Above	7.05%

Interest Rate on Individual Loan Account :

Individual Loans	Premium Rate(%)
Personal OD	upto 3.99%
Easy Term	upto 3.99%
Home Loan	upto 3.99%
Hire Purchase Loan	upto 3.99%
Share/Security Loan	upto 3.99%
Guarantee Loan	upto 3.99%
Gold And Silver Loan	upto 3.99%
Foreign Employment	upto 3.99%
Educational Loan	upto 3.99%
Auto Loan - Private	upto 3.99%
Personal Demand Loan	upto 3.99%
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 3.99%
Term Loan	upto 3.99%
Demand Loan	upto 3.99%
Vehicle Loan	upto 3.99%

Interest Rate on Different Loans Account :

Different Loans	Premium Rate(%)
SME Loan-OD	upto 3.99%
SME Loan-Term	upto 3.99%
Agriculture Loan-OD	upto 3.99%
Agriculture Loan-Term	upto 3.99%
Industry Loan-OD	upto 3.99%
Industry Loan-Term	upto 3.99%
Energy Loan-OD	upto 3.99%
Energy Loan-Term	upto 3.99%
Tourism Loan-OD	upto 3.99%
Tourism Loan-Term	upto 3.99%
Real Estate Loan-OD	upto 3.99%
Real Estate Loan-Term	upto 3.99%
Bridge Gap Loan	upto 3.99%

Fixed Rate for Personal Term Loan :

Personal Term Loan(Time span)	Interest Rate(%)
Up to 7 years	upto 14 %

Interest Rate on Deprived Sector Loan Account :

Deprived Section Loans	Interest Rate(%)
Deprived-General	upto 4.99%
Seasonal Loan	upto 4.99%
Micro Enterprise	upto 4.99%
Low - Cost Housing	upto 4.99%
Deprived Loan-Other	upto 4.99%
Micro Hydro	upto 4.99%
Wholesale Lending	upto 2%
<b>Base Rate : 10.57%</b>	<b>As of Magh End , 2080</b>