



सांग्रिला डेभलपमेन्ट बैंक लि. Shangri-la Development Bank Ltd

अभियान विकासकारी संस्था
(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजत प्राप्त संस्था)

Head Office: Baluwatar, Kathmandu. Ph: 01-4421861/62

Interest Rates (Per Annum)

Effective from Baishakh 01, 2078 (April 14, 2021)

DEPOSIT				LOAN (Base Rate+ Premium Rate)	
Product Type	Min Bal.	Interest Rate	Posting Frequency	Individual Loan	Premium Rate
Margin, Loan Operating, Current A/c	0 to 5,000	-	NA	Personal OD	Upto 5.5%
CALL DEPOSITS				Easy Term	Upto 5%
Co-Ops Call Account	1,000.00	Upto 1.75%	Quarterly	Home Loan	Upto 4.5%
BFI Call Account	5,000.00	Upto 1.75%	Quarterly	Hire Purchase Loan	Upto 5%
Corporate Call A/C	100.00	Upto 1.75%	Quarterly	Share/Security Loan	Upto 4.5%
Call Account Others	100.00	Upto 1.75%	Quarterly	Guarantee Loan	Upto 5.5%
Special Call A/c	5,000.00	1%	Quarterly	Gold And Silver Loan	Upto 4.5%
SAVING DEPOSIT				Foreign Employment	Upto 5%
Staff Saving Account	-	5.5%	Quarterly	Education Loan	Upto 5%
Normal Saving Account	-	3.5%	Quarterly	Auto Loan - Private	Upto 4.5%
Bal Bhabishya Bachat	100.00	5.0%	Quarterly	Consortium Loan	As per agreement
Pewa Bachat	200.00	3.5%	Quarterly	Loan Against FDR	Upto Coupon Rate + 3%
Nari Bachat	100.00	5.0%	Monthly	CORPORATE LOAN	
Jestha Nagarik Bachat	500.00	5.0%	Monthly	Business OD	Upto 4.5%
Gurkha Saving	500.00	3.5%	Quarterly	Term Loan	Upto 4%
Salary Saving	500.00	3.5%	Quarterly	Vehicle Loan	Upto 4%
Shareholder Saving	100.00	5.0%	Quarterly	SME Loan - OD	Upto 4.5%
Super Saving	1,000.00	4.5%	Quarterly	SME Loan - Term	Upto 4%
Bidharthi Bachat	-	3.5%	Quarterly	Demand Loan	Upto 4.5%
Remittance Saving	100.00	3.5%	Quarterly	Agriculture Loan - OD	Upto 4.5%
Group Saving-MF	-	3.5%	Quarterly	Agriculture Loan - Term	Upto 4%
Personal Saving-MF	-	3.5%	Quarterly	Industry Loan - OD	Upto 4.5%
Micro Finance Saving	5,000.00	3.5%	Quarterly	Industry Loan - Term	Upto 4%
Providend Fund Account	-	3.5%	Quarterly	Energy Loan - OD	Upto 4.5%
Recurring Account	100.00	3.5%	Quarterly	Energy Loan - Term	Upto 4%
Premium Bachat	5,000.00	5.0%	Quarterly	Tourism Loan - OD	Upto 4.5%
Samajik Surakchya Bachat	-	3.5%	Quarterly	Tourism Loan - Term	Upto 4%
Jeevan Surakchya - Saral	5,000.00	5.0%	Monthly	Real Estate Loan - OD	Upto 5.5%
Jeevan Surakchya - Rajat	15,000.00	5.0%	Monthly	Real Estate Loan - Term	Upto 5%
Jeevan Surakchya - Swornim	25,000.00	5.0%	Monthly		
FIXED DEPOSIT				DEPRIVED SECTOR LOAN	
Period	Interest Rate (Monthly/Quarterly/ Maturity)		Individual	Deprived - General	Upto 7.5%
3 Month	7.00%			Seasonal Loan	Upto 7.5%
Above 3 month and Less than 1 Year	7.50%		Micro Enterprise	Upto 6.5%	
1 Year and Above	8.50%		Low - Cost Housing	Upto 5.5%	
3 Month	7.00%		Institutional	Deprived Loan- Other	Upto 5.5%
Above 3 month and Less than 1 Year	7.50%			Micro Hydro	Upto 4%
1 Year and Above	8.50%		Wholesale Lending	Upto 3.5%	
				FIXED RATE FOR PERSONAL TERM LOAN	
				Upto 7 Years	Upto 13.5%
Deprived Sector Loans: In case of deprived sector loans to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, War Victim, Single Women and differently abled people, Interest rate below 1% than the published rate shall be applicable.					
As of Falgun End, 2077			Base Rate: 8.40 %		

Note : Interest Rate of Loans and Advances shall be Base Rate Plus Premium Rate.