

राजधानी आर्थिक

www.rajdhanidaily.com

बुधबार १६ साउन २०७५
Wednesday 1, August 2018



सांग्रिला डेवलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)

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

Interest Rates (Per Annum) Effective from 2075.04.16

DEPOSITS				LOANS (Rate)	
Product Type	Min Bal.	Interest Rate	Posting Frequency	Individual Loans	Premium Rate
Margin, Loan Operating, Current A/c	0 to 5,000	-	NA	Personal OD	2.45 to 4.45
				Easy Term	2.45 to 4.45
CALL DEPOSITS				Home Loan	Upto 2.45
Co-Ops Call Account	1,000.00	Upto 5.5%	Quarterly	Hire Purchase Loan	Upto 3.45
BFI Call Account	5,000.00	Upto 5.5%	Quarterly	Share/Security Loan	Upto 3.95
Corporate Call A/C	100.00	Upto 5.5%	Quarterly	Guarantee Loan	3.45 to 5.45
Call Account Others	100.00	Upto 5.5%	Quarterly	Gold And Silver Loan	1.45 to 2.45
Special Call A/c	5,000.00	Upto 1.5%	Quarterly	Foreign Employment	Upto 3.45
SAVING DEPOSITS				Education Loan	Upto 3.45
Staff Saving Account	-	7.00	Quarterly	Auto Loan - Private	Upto 3.45
Normal Saving Account	100.00	5.50	Quarterly	Consortium Loan	As per agreement
Bal Bhabishya Bachat	100.00	5.50	Quarterly	Loan Against FDR	Upto Coupon Rate Plus 3%
Pewa Bachat	200.00	5.50	Quarterly	Corporate Loans	
Jestha Nagarik Bachat	500.00	5.50	Monthly	Business OD	Upto 3.95
Gurkha Saving	500.00	5.50	Quarterly	Term Loan	Upto 3.45
Salary Saving	-	5.50	Quarterly	Vehicle Loan	Upto 3.45
Shareholder Saving	100.00	7.00	Quarterly	SME Loan - OD	Upto 3.95
Super Saving	1,000.00	5.50	Quarterly	SME Loan - Term	Upto 3.45
Bidharthi Bachat	100.00	5.50	Quarterly	Import Loan - OD	Upto 3.95
Remittance Saving	100.00	5.50	Quarterly	Import Loan - Term	Upto 3.45
Group Saving-MF	-	5.50	Quarterly	Agriculture Loan - OD	Upto 3.95
Personal Saving-MF	-	5.50	Quarterly	Agriculture Loan - Term	Upto 3.45
Providend Fund Account	-	5.50	Quarterly	Industry Loan - OD	Upto 3.45
Recurring Account	100.00	5.50	Quarterly	Industry Loan - Term	Upto 2.95
Premium Bachat	5,000.00	7.50	Quarterly	Energy Loan - OD	Upto 2.95
Samajik Surakchya Bachat	-	7.00	Quarterly	Energy Loan - Term	Upto 2.45
Period	FIXED		For Institutions and Individuals	Tourism Loan - OD	Upto 3.45
		Quarterly		Maturity	Tourism Loan - Term
3 Months	NA	7.50		Real Estate Loan - OD	1.45 to 4.45
6 Months	7.50	7.75		Real Estate Loan - Term	1.45 to 3.95
9 Months	7.75	8.00		Deprived Sector Loans	
1 Year	9.25	9.50		Deprived - General	7.45 to 8.45
2 Years	10.00	10.50		Micro Enterprise	6.45 to 7.45
3 Years to 5 Years	9.50	10.00		Low - Cost Housing	3.45 to 4.45
Super FD (1 Year) - Monthly	9			Deprived Loan- Other	3.45 to 4.45
Above 5 Years	Negotiable			Micro Hydro	2.45 to 4.45
Endowment Fund	Equal to 2 Years FD Quarterly Rate		Wholesale Lending	1.45 to 2.45	

As of Asadh End, 2075

Base Rate : 12.55 %

Interest Spread : 5.31%

Note: This shall be taken as formal notice of change of rate to all customers, all customers are required to contact concerned branches for revised interest rate.
Above rates of FDs shall be applicable for Institutions w.e.f. 2075.4.25.