



Interest Rate

Effective From 2076-11-30 (13th March, 2020)

	Types of Deposit	Min. Balance	Interest Rate (p.a)
	Saving	Shine Nari Bachat Khata	500.00
Professional Saving		1.00	5.00%
Shine Shareholder Saving		100.00	7.00%
Shine Baal Bachat Khata		0.00	5.00%
Salary Saving		100.00	5.00%
S.R.Saving		1,000.00	5.00%
Shine Jestha Nagrik Bachat Khata		100.00	5.00%
Student Saving		100.00	5.00%
Shine Surplus Saving		100.00	5.00%
Social Security Saving		0.00	5.00%
Shine Surakchya Bachat Khata		0.00	6.00%
Shine Unnati Bachat Khata		2,000.00	7.00%
PF & Gratuity Saving		0.00	5.00%
Mero Bachat Khata		0.00	5.00%
Compulsory Saving		0.00	5.00%
Upakar Fund Saving		0.00	5.00%
Shine Utsav Saving	100.00	7.00%	
Shine eSewa Bachat Khata	0.00	5.00%	
Call	Up to 5.00%		
Fixed Deposit	Tenure	Min. Balance	Interest Rate (p.a.)
	3 Months to 5 Years	-	10.00%
	Above 5 Years	-	10.00%
	Akshaya Kosh	Negotiable	
Recurring Deposit	Up to 6.00%		
Loan Types		Base Rate (BR)	Premium
Industrial Loan		BR+	up to 6.50% premium
Trading Loan		BR+	up to 6.50% premium
Service Business Loan		BR+	up to 6.50% premium
Deprived Sector	Retail	BR+	up to 6.50% premium
	Wholesale	BR+	up to 6.00% premium
Home Loan		BR+	up to 6.50% premium
Real Estate Loan		BR+	up to 6.50% premium
Overdraft	Personal	BR+	up to 6.50% premium
	Business/Service/Industry / Agriculture	BR+	up to 6.50% premium
Hire Purchase	Private	BR+	up to 6.50% premium
	Commercial	BR+	up to 6.50% premium
Agriculture		BR+	up to 6.50% premium
Subsidized loan under GoN's Subsidy plan		As per NRB Directives	
Personal Term Loan		BR+	up to 6.50% premium
Margin lending (Loan against shares)		BR+	up to 6.50% premium
Educational loan		BR+	up to 6.50% premium
Short Term Working Capital Loan		BR+	up to 6.50% premium
Loan against fixed deposit		Base Rate or coupon rate plus 2% which-ever is higher	
Base rate (Paush end 2076)		10.23%	
Spread rate (Paush end 2076)		5.86%	
Note : The above premium may not be applicable to other than Pass loan .			

