



SHINE RESUNGA DEVELOPMENT BANK LTD.

Revised Interest Rate

Effective From 2080-06-01 (18th September, 2023)

Types of Deposit		Min. Balance	Interest Rate (p.a)				
Saving	Shine Shareholder Saving	100	6.00%				
	Shine Unnati Bachat Khata	2,000					
	Shine Samunnat Bachat Khata	-					
	Shine Nari Bachat Khata	500					
	Professional Saving	1					
	Shine Baal Bachat Khata	-					
	Salary Saving	100					
	S.R.Saving	1,000					
	Shine Jestha Nagrik Bachat Khata	100					
	Student Saving	100					
	Shine Surplus Saving	-					
	Social Security Saving	-					
	Shine Surakchya Bachat Khata	-					
	PF & Gratuity Saving	-					
	Mero Bachat Khata	-					
	Compulsory Saving	-					
	Upakar Fund Saving	-					
	Shine Utsav Saving	100					
	Shine Bachat Khata	-					
Shine Pragati Bachat Khata	5,000	7.00%					
Shine Samriddhi Bachat Khata	-	8.00%					
Call		Up to 3.00% (p.a.)					
Fixed	Tenure	Interest Rate (p.a.)					
		Institutional	Individual				
	3 Months	-	10.90%				
	6 Months to below 1 Year	8.90%	10.90%				
	1 Year & above	9.00%	11.00%				
	Akshaya Kosh	Negotiable					
Recurring Deposit		Up to 10.00% (p.a.)					
Loan Types		Base Rate (BR)	Premium (p.a.)				
Industrial Loan		BR+	Up to 5.00%				
Trading Loan							
Service Business Loan							
Deprived Sector	Retail						
	Wholesale						
Home Loan							
Real Estate Loan							
Overdraft	Personal						
	Business/Service/Industry /Agriculture						
Hire Purchase	Private						
	Commercial						
Agriculture							
Personal Term Loan							
Margin lending (Loan against shares)							
Educational Loan							
Deprived Sector Loan to "D" Class Financial Institution							
Short Term Working Capital Loan							
Subsidized loan under GoN's Subsidy plan					As per NRB Directives		
Loan against Fixed Deposit					Coupon Rate plus 2%		
Base Rate (Shrawan 2080)		11.36%					

Note :

1. Additional 1% interest rate on remittance Deposit.

2. Up to 0.50 % additional rate shall be offered in bidding in case of Institutional Fixed Deposit.