

Revised Interest Rate: Effective From 2080-02-01 (15 May 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	-	10.50%	
	6 Months to below 1 Year	8.50%	10.50%	
1 Year & above	8.60%	10.60%		

	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			
	Personal		
Overdraft	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		Base Rate or Coupon Rate plus 2% whichever is higher	
Base Rate (Baisakh, 2080)		11.83%	
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.			