



# SHINE RESUNGA DEVELOPMENT BANK LTD.

## Revised Interest Rate

Effective From 2079-06-01 (17 Sept, 2022)

Types of Deposit		Min. Balance	Interest Rate (p.a)	
Saving	Shine Shareholder Saving	100.00	8.00%	
	Shine Unnati Bachat Khata	2,000.00		
	Shine Samunnat Bachat Khata	-		
	Shine Nari Bachat Khata	500.00		
	Professional Saving	1.00		
	Shine Baal Bachat Khata	-		
	Salary Saving	100.00		
	S.R.Saving	1,000.00		
	Shine Jestha Nagrik Bachat Khata	100.00		
	Student Saving	100.00		
	Shine Surplus Saving	-		
	Social Security Saving	-		
	Shine Surakchya Bachat Khata	-		
	PF & Gratuity Saving	-		
	Mero Bachat Khata	-		
	Compulsory Saving	-		
	Upakar Fund Saving	-		
	Shine Utsav Saving	100.00		
	Shine Remittance Bachat Khata	1,000.00		
Shine Bachat Khata	-	9.00%		
Shine Pragati Bachat Khata	5,000.00	10.00%		
Shine Samriddhi Bachat Khata	-			
<b>Call</b>		<b>Up to 4.00%</b>		
Fixed	<b>Tenure</b>		<b>Institutional</b>	<b>Individual</b>
	3 Months & Above		11.00%	13.00%
	Akshaya Kosh		Negotiable	
<b>Recurring Deposit</b>		<b>Up to 12.00%</b>		
<b>Loan Types</b>		<b>Base Rate (BR)</b>	<b>Premium</b>	
Industrial Loan		BR+	up to 7.50%	
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		Base Rate or coupon rate plus 2% whichever is higher		
<b>Base rate (Shrawan 2079)</b>		<b>11.57%</b>		
<b>Note :</b>				
1. Additional 1% interest rate is offered to remittance amount that is earned from foreign employment.				
2. 0.50 % additional rate is offered in bidding in case of Institutional FD.				