

Revised Interest Rate
Effective From 2077-07-01 (17th Oct, 2020)

| | Types of Deposit | Min. Balance | Interest Rate (p.a) | |
|---|--|--|----------------------------|-----------------------|
| Saving | Shine Shareholder Saving | 100.00 | 4.50% | |
| | Shine Unnati Bachat Khata | 2,000.00 | | |
| | Shine Nari Bachat Khata | 500.00 | | |
| | Professional Saving | 1.00 | | |
| | Shine Baal Bachat Khata | 0.00 | | |
| | Salary Saving | 100.00 | | |
| | S.R.Saving | 1,000.00 | | |
| | Shine Jestha Nagrik Bachat Khata | 100.00 | | |
| | Student Saving | 100.00 | | |
| | Shine Surplus Saving | 0.00 | 3.25% | |
| | Social Security Saving | 0.00 | | |
| | Shine Surakchya Bachat Khata | 0.00 | | |
| | PF & Gratuity Saving | 0.00 | | |
| | Mero Bachat Khata | 0.00 | | |
| | Compulsory Saving | 0.00 | | |
| | Upakar Fund Saving | 0.00 | | |
| Shine Utsav Saving | 100.00 | | | |
| Shine Bachat Khata | 0.00 | | | |
| Call | Up to 1.50% | | | |
| Fixed | Tenure | Corporate (p.a.) | Individual (p.a.) | |
| | 3 Months | 6.50% | 7.75% | |
| | 6 – 9 Months | 6.75% | 8.00% | |
| | 1 Year | 7.50% | 8.50% | |
| | 2 Year | 7.50% | 8.75% | |
| | 3 Year | 7.75% | 9.00% | |
| | 4 Year | 8.00% | 9.25% | |
| | 5 Year | 8.25% | 9.75% | |
| | 6-10 Years | 8.50% | 10.00% | |
| | Above 10 Years | 9.00% | 10.00% | |
| Akshaya Kosh | Negotiable | | | |
| Recurring Deposit | Up to 6.00% | | | |
| 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 | | | | |
| Short Term Working Capital Loan | | | | |
| Subsidized loan under GoN's Subsidy plan | | As per NRB Directives | | |
| Deprived Sector Loan to "D" Class Financial Institution | | As per Agreement with concerned Institutions | | |
| Loan against fixed deposit | | Base Rate or coupon rate plus 2% whichever is higher | | |
| Fixed Lending Interest Rate | | Up to 5 Years | Above 5 to 10 Years | Above 10 Years |
| Personal Home Loan | | 12.80% | 12.99% | 13.70% |
| Auto Loan | | 12.80% | 12.99% | - |
| Hire purchase Loan | | 12.99% | 13.25% | - |
| Mortgage Loan | | 12.99% | 13.25% | 13.90% |
| Professional Loan | | 12.99% | 13.25% | 13.90% |
| Education Loan | | 12.80% | 12.99% | 13.70% |
| Other Personal Loan | | 12.99% | 13.25% | 13.90% |
| Base rate (Bhadra end 2077) | | 8.58% | | |
| Spread rate (Bhadra end 2077) | | 4.97% | | |
| Note: The above premium may not be applicable to other than Pass loan. | | | | |