

Shramjyoti Saving & Credit Co-operative Ltd.

Kathmandu -28, Bagbazar

Revised Loan Interest Rate

Revised Loan Interest Rate

S.N	Loan head	Loan Code	Interest Rate	Short Term Loan		Medium Term Loan			Long Term Loan			Re-Payment	Approval Limit
				Upto 1 Year	Upto 2 Year	Upto 3 Year	Upto 4 Years	up to 5 Years	Upto 6-7 Years	Till 8 -10 Years	Till 11-15 years		
1	Education Loan	EL	Previous Rate	10.50%		11.00%			11.50%			EMI	According to Collateral Valuation & Income Source
			Revised Rate	10.35%		10.85%			11.25%			EMI	
2	Agriculture & Cottage Industries	AL	Previous Rate	9.99%		10.50%						EMI	
			Revised Rate	9.75%		10.35%						EMI	
3	Hire Purchase Loan	HP	Previous Rate	10.50%		11.00%		11.15%				EMI	
			Revised Rate	10.35%		10.89%		11.00%					
4	Home & Land Purchase Loan	HLPL	Previous Rate	8.99%	9.50%	10.00%		11.00%			EMI		
			Revised Rate	8.85%	9.35%	9.85%		10.75%					
5	Shramjyoti Awas karja	SAK	Previous Rate	8.99%	9.50%	10.00%		11.00%			EMI		
			Revised Rate	8.85%	9.35%	9.85%		10.75%					
6	Shramjyoti Eassy Loan	SEL	Previous Rate	11.00%		Loan for 1 year & Interest to be paid every Month							
			Revised Rate	10.85%		Loan for 1 year & Interest to be paid every Month							
7	Social Loan	SL	Previous Rate	8.99%	9.50%	10.00%		10.50%	10.99%		EMI	Upto Rs. 15 lakh base of Collateral Valuation	
			Revised Rate	8.85%	9.35%	9.85%		10.35%	10.85%				
8	Staff Loan	ST	Previous Rate	7.00% To 8.5%							EMI		
			Revised Rate	7.00% To 7.75%									
9	Loan Against Term Deposit	LA	Loan Facility Amount 80% of fixed deposit amount , 2% Addition on the Interest Coupon Rate & Rs. 500.00 Service Charge										

Effective Date: 2083/01/16

Loan Objective
स्वदेश तथा विदेश अध्ययनको लागि
कृषि फर्म तथा घरेलु व्यवसाय संचालनको लागि
निजी तथा भाडाका गाडी खरिदका लागि
घर, जग्गा खरिदका लागि
घर निर्माण तथा मर्मतका लागि
आकस्मिक भैपरी भाउने व्यक्तिगत प्रयोजनका लागि
घरायासी आवश्यकता पुरा गर्न
कर्मचारी सहूलियत कर्जा
तत्कालको खरखाँचो टार्न