



# सालपा विकास बैंक लि. SALAPA BIKAS BANK Ltd.

"नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त खोटाङ जिल्ला कार्यक्षेत्र भएको 'ख' वर्गको वित्तीय संस्था"



INTEREST RATE PUBLISHED

## दिनेशेल-१. खोटाङ.

फोन नं.: ०३६-४२०६३८, फ्याक्स नं.: ०३६-४२०६३९

ईमेल : salapabikashbank@gmail.com

हलेसी एक्स्टेन्शन काउन्टर हलेसी बजार

फोन नं.: ०३६-६२०८८३, ०३६-४९००३९

ऐसेलुखर्क शाखा

विसापानी शाखा

फोन नं.: ०३६-४९९९०२

फोन नं.: ९८२२८४२४२८

सिमपानी शाखा

फोन नं.: ९८५२८४२४२४

EFFECTIVE FROM 2077/07/01

## SAVING DEPOSIT

PRODUCT	INTEREST RATE (PER ANNUM) NEW	PAYMENT ON	MINIMUM BALANCE
1.Life Saving	4.75%	Quarterly Basis	1,00,000
2.Salapa Special Saving	4.75%	Quarterly Basis	50,000
3.Remit Saving	4%	Quarterly Basis	5,000
4.Nari Saving	4.75%	Quarterly Basis	500
5.Khuturike Saving	4.75%	Quarterly Basis	500
6.High Education Saving	4.5%	Quarterly Basis	1000
7.Normal Saving	4%	Quarterly Basis	500
8.Jestha Nagarik Saving	4.5%	Quarterly Basis	500
9.Student Saving	4.25%	Quarterly Basis	500
10.Promoter Saving	4%	Quarterly Basis	500
11.Staff Saving	4%	Quarterly Basis	500
12.Penson Saving	4%	Quarterly Basis	500
13.Bal Saving	4%	Quarterly Basis	500
14.Samajik Surachha Saving	4.75%	Quarterly Basis	500

## FIXED DEPOSIT

PRODUCT	INTEREST RATE (P.A.) NEW	PAYMENT ON	MINIMUM BALANCE
1.Three to six month FD	7.25% Individual 6.25% institutional	Quarterly Basis	10,000
2.One Year FD	8.50% Individual 7.50% institutional	Quarterly Basis	10,000
3.Two Year FD	9.00% Individual 8.00% institutional	Quarterly Basis	10,000
4.Three Year FD	9.00% Individual 8.00% institutional	Quarterly Basis	10,000
5. Five years and above	10.00% Individual 9.00% institutional	Quarterly Basis	10,000

## MICROFINANCE, DEPOSIT

PRODUCT	INTEREST RATE (P.A.) NEW	PAYMENT ON	MINIMUM BALANCE
1.Double Saving	7%	Quarterly Basis	0
2.Personal Saving	4.75%	Quarterly Basis	0
3.Group Saving	4.75%	Quarterly Basis	0
4.Unit Fund	4.75%	Quarterly Basis	0



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## दिक्तेल-१, खोटाङ.

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फोन नं.: ०३६-४९९९०२

फोन नं.: ९८२२८४२४९८

सिमपानी शाखा

फोन नं.: ९८५२८४२६२६

## LOAN AND ADVANCE

### A. Loan with Floating Interest Rate

PRODUCT	Floating Interest Rate
Business Overdraft Loan	Base Rate + Premium up to 5%
Personal Overdraft Loan	Base Rate + Premium up to 5%
Personal and Business Term Loan	Base Rate + premium up to 5%
Agriculture Loan	Base Rate + Premium up to 4.5%
Schedule Deprived Sector Loan	Base Rate + Premium up to 4.5 %
Deprived Loan	Base Rate + Premium up to 5%
Loan against Fixed Deposit ( up to 90.00%)	Coupon Rate Plus 2%

### B. Fixed Interest Rate for Term Loan of Individual above One Year (As per NRB Unified Directives 15/077, Clause No .14)

#### B. 1 Normal Individual Term Loan

S.N.	Time Period	Interest Rate P.A.
1.	Up to 5 Years	Up to 14 %
2.	More than 5 Years to 10 Years	Up to 14.25%
3.	More than 10 Years	Up to 14.50 %

#### B.2 Micro Finance Individual Term Loan

S.N.	Time Period	Interest Rate P.A.
1.	Up to 5 Years	Up to 14.5 %
2.	More than 5 Years to 10 Years	Up to 14.75 %
3.	More than 10 Years	Up to 15 %
Base Rate as on Bhadra, 2077		11.60%



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