



**सालपा विकास बैंक लि.**  
**SALAPA BIKAS BANK Ltd.**

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



दिग्वेल-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.: ९८९२८४९४९८

सिम्रानी शाखा

फोन नं.: ९८५२८४९६९६

**Interest Rate published on 2080-12-30**

**Effective date 2081-01-01**

**(1) SAVING DEPOSIT**

PRODUCT	EFFECTIVE RATE (PER ANNUM)	INTEREST PAYMENT ON	MINIMUM BALANCE
1. Life Saving	4.73%	Quarterly Basis	500
2. Salapa Special Saving	4.73%	Quarterly Basis	500
3. Nari Saving	5.26%	Quarterly Basis	500
4. Khutruke Saving	5.26%	Quarterly Basis	500
5. High Education Saving	4.73%	Quarterly Basis	500
6. Normal Saving	4.21%	Quarterly Basis	500
7. Jestha Nagarik Saving	4.53%	Quarterly Basis	500
8. Student Saving	4.53%	Quarterly Basis	100
9. Promoter Saving	5.46%	Quarterly Basis	500
10. Staff Saving	5.46%	Quarterly Basis	500
11. Pension Saving	5.18%	Quarterly Basis	500
12. Bal Saving	4.53%	Quarterly Basis	500
13. Salapa Staff Saving	5.67%	Quarterly Basis	500
14. Samajik Surachha Saving	4.53%	Quarterly Basis	500
15. Ramit Saving	6.57%	Quarterly Basis	500

**(2) FIXED DEPOSIT**

**a. Fixed Deposit**

PRODUCT		EFFECTIVE INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
Three to Six months	individual	8%	Quarterly Basis	5000
	Institution	7%	Quarterly Basis	10000
One years and above	individual	8.5%	Quarterly Basis	10000
	Institution	7.5%	Quarterly Basis	10000
Remit FD	individual	FD + 1% (As per the new rule amended by NRB)	Quarterly Basis	10000

**b. Recurring fixed deposit**

S.N	TIME PERIOD	EFFECTIVE INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	1 year	7.29%	Quarterly Basis	1000
2	2 years	7.69%	Quarterly Basis	1000
3	5-6 years	5.67%	Quarterly Basis	1000
4	7-8 years	6.15%	Quarterly Basis	1000
5	9-10 years	6.48%	Quarterly Basis	1000



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### (3) MICROFINANCE SAVING

S.N	PRODUCT	EFFECTIVE INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Double Saving	5.26%	Quarterly Basis	0
2	Personal Saving	5.26%	Quarterly Basis	0
3	Group Saving	5.32%	Quarterly Basis	0
4	Unit Fund	5.26%	Quarterly Basis	0

### 4) LOAN AND ADVANCE

S.N	PRODUCT	PREMIUM
1	Business Overdraft Loan	Base Rate + up to 5%
2	Personal Overdraft Loan	Base Rate + up to 5%
3	Personal and Business Term Loan	Base Rate + up to 5%
4	Agriculture Loan	Base Rate + up to 5%
5	Schedule Deprived Sector Loan	Base Rate + up to 5%
6	Deprived Loan /Microfinance Loan	Base Rate + up to 5%
7	Professional Loan (OD)	Base Rate + up to 5%
8	Professional Loan (Term)	Base Rate + up to 5%
9	Women empowerment loan (Subsidy)	Base Rate – 6% + 2%
10	Agriculture loan (Subsidy)	Base Rate – 5% + 2%
11	Gold Loan	Base Rate + up to 5%
12	Loan against Fixed Deposit (up to 90%)	Coupon Rate Plus 2%
<b>Base Rate as on Poush 2080</b>		<b>12%</b>

**Note:** Condition Apply "Premium rate over the base rate".

#### Term loan under fixed interest rate more than 1 year.

Term Loan under fixed interest rate to be sanctioned more than 1 year (related to Unified Directives 15/077 No. 14 of the NRB)

- |                             |                 |
|-----------------------------|-----------------|
| 1. Up to 5 years            | From 14% to 16% |
| 2. From 5 years to 10 years | 14.25% to 16%   |
| 3. More than 10 years       | 14.5% to 16%    |

#### MICRO CREDIT LENDINGS

- |                         |            |
|-------------------------|------------|
| 1. One year to 10 years | 14% to 15% |
|-------------------------|------------|