

# सालपा विकास बैंक लि. SALAPA BIKAS BANK Ltd.

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



दिक्तेल-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.: २८२२८४२४२८

सिम्रानी शाखा

फोन नं.: २८५२८४२६२६

## Interest rate published on 2078-11-01

### (1) SAVING DEPOSIT

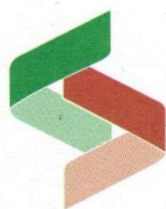
PRODUCT	CHANGED INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1. Life Saving	5.50%	Quarterly Basis	500
2. Salapa Special Saving	5.50%	Quarterly Basis	500
3. Remit Saving	5.50%	Quarterly Basis	500
4. Nari Saving	5.50%	Quarterly Basis	500
5. Khutruke Saving	5.50%	Quarterly Basis	500
6. High Education Saving	5.50%	Quarterly Basis	500
7. Normal Saving	5.50%	Quarterly Basis	500
8. JesthaNagarik Saving	5.50%	Quarterly Basis	500
9. Student Saving	5.50%	Quarterly Basis	500
10. Promoter Saving	5.50%	Quarterly Basis	500
11. Staff Saving	5.50%	Quarterly Basis	500
12. Pension Saving	5.50%	Quarterly Basis	500
13. Bal Saving	5.50%	Quarterly Basis	500
14. SamajikSurachha Saving	5.50%	Quarterly Basis	0

### (2) FIXED DEPOSIT

PRODUCT	CHANGED INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
Three months to five years FD	individual 10.50%	Quarterly Basis	5000
	Institution 10.50%	Quarterly Basis	10000
Five years above FD	individual 10.50%	Quarterly Basis	5000
	Institution 10.50%	Quarterly Basis	10000

### (3) RECURRING FIXED DEPOSITED

S.N	TIME PERIOD	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	5-6 years	8%	Quarterly Basis	1000
2	7-8 years	8.5%	Quarterly Basis	1000
3	9-10 years	9%	Quarterly Basis	1000



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फोन नं.: ९८५२८४२६२६

## (4) MICROFINANCE

S.N	PRODUCT	INTEREST RATE	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

## (5) 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 + 2%
12	Loan against Fixed Deposit (up to 90%)	Coupon Rate Plus 2%
<b>Base Rate as on Poush 2078</b>		<b>10.50%</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 15% |
| 2. From 5 years to 10 years | 14.25% to 15%   |
| 3. More than 10 years       | 14.5% to 15%    |

### MICRO CREDIT LENDINGS

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