



**सालपा विकास बैंक लि.**  
**SALAPA BIKAS BANK Ltd.**  
 "नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त खोटाङ जिल्ला कार्यक्षेत्र भएको 'स' वर्गको वित्तीय संस्था"



दिवतेल-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  
 सिम्पानी शाखा  
 फोन नं.: ९८५२८४९६९६

**Interest Rate published on 2079-04-31**

**Effective date 2079-05-01**

**(1) SAVING DEPOSIT**

PRODUCT	CHANGED INTEREST RATE (PER ANNUM	PAYMENT ON	MINIMUM BALANCE
1. Life Saving	7.25%	Quarterly Basis	500
2. Salapa Special Saving	7.25%	Quarterly Basis	500
3. Remit Saving	7.25%	Quarterly Basis	500
4. Nari Saving	7.25%	Quarterly Basis	500
5. Khutruke Saving	7.25%	Quarterly Basis	500
6. High Education Saving	7.25%	Quarterly Basis	500
7. Normal Saving	7.25%	Quarterly Basis	500
8. JesthaNagarik Saving	7.25%	Quarterly Basis	500
9. Student Saving	7.25%	Quarterly Basis	500
10. Promoter Saving	7.25%	Quarterly Basis	500
11. Staff Saving	7.25%	Quarterly Basis	500
12. Pension Saving	7.25%	Quarterly Basis	500
13. Bal Saving	7.25%	Quarterly Basis	500
14. Salapa Staff Saving	7.25%	Quarterly Basis	500
15. SamajikSurachha Saving	7.25%	Quarterly Basis	500
16. Remit Saving	7.25%+(1% As per the new rule amended by NRB)	Quarterly Basis	500

**(2) FIXED DEPOSIT**

**a. Fixed Deposit**

PRODUCT		CHANGED INTEREST RATE (PER ANNUM	PAYMENT ON	MINIMUM BALANCE
Three months to Six Month	individual	13%	Quarterly Basis	5000
	Institution	11%	Quarterly Basis	10000
One year	individual	13%	Quarterly Basis	10000
	Institution	11%	Quarterly Basis	10000
Two years above FD	individual	13%	Quarterly Basis	10000
	Institution	11%	Quarterly Basis	10000
Remit FD	individual	FD + 1%( As per the new rule amended by NRB)	Quarterly Basis	10000



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#### b. Recurring fixed deposit

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

#### c. Double Dhamaka fixed deposit

S.N	TYPE	FOLD	TENURE		
			INDIVIDUAL	INSTITUTIONAL	RAMITANCE
1	Duiguna	2X	6 Years	7 Years 2 months 9 Days	5 years 6 months 14 days
2	Tinguna	3X	9 Years	10 Years 7 Months 29 Days	8 Years 4 Months 5 Days
3	Chharguna	4X	12 Years	14 Years 10 Months 9 Days	11 Years 29 Days
4	Panchguna	5X	14 Years	16 years 9 Months 1 Days	12 Years 11 Months 4 Days
5	Chhaguna	6X	16 Years	19 years 3 Months 1 Days	14 Years 9 Months 1 Days
6	Satguna	7X	17 Years	20 years 4 months 7 Days	15 Years 8 Months 11 Days
7	Aathghuna	8X	18 Years	21 years 6 Months 8 Days	16 Years 7 Months 20 Days
8	Nauguna	9X	19 Years	22 years 8 Month 7 Days	17 Years 6 Months 21 Days
9	Dashguna	10X	20 Years	23 years 10 Months 30 Days	18 Years 5 Months 24 Days

#### Terms and conditions

1. The minimum balance is NPR 20,000 for all customers.
2. Interest shall be compounded quarterly basis and applicable taxes shall be deducted.
3. The final payment shall be made after deduction of applicable tax.
4. Loan against Fixed Deposit shall be provided for 90% of the Compounded Value of the fixed deposit at the time of providing loan at 2% above the coupon rate.

#### (4) MICROFINANCE SAVING

S.N	PRODUCT	CHANGED INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Double Saving	8%	Quarterly Basis	0
2	Personal Saving	8%	Quarterly Basis	0
3	Group Saving	8%	Quarterly Basis	0
4	Unit Fund	8%	Quarterly Basis	0



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## (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 + up to 5%
12	Loan against Fixed Deposit (up to 90%)	Coupon Rate Plus 2%
<b>Base Rate as on Asar 2079</b>		<b>10.41%</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% |
|-------------------------|------------|