

**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

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विसापानी शाखा

फोन नं.: ०३६-४९९९०२

फोन नं.: २८२२८४२४२८

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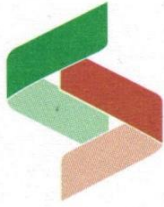
फोन नं.: २८५२८४२६२६

**Interest Rate published on 2079-12-30**

**Effective date 2080-01-01**

**(1) SAVING DEPOSIT**

| PRODUCT                                 | CHANGED INTEREST RATE (PER ANNUM)             | INTEREST PAYMENT ON         | MINIMUM BALANCE             |
|---|---|-----------------------------|-----------------------------|
| 1. Life Saving                          | 7.25%   | Quarterly Basis             | 500                         |
| 2. Salapa Special Saving                | 7%  | Quarterly Basis             | 500                         |
| 3. Nari Saving                          | 8%  | Quarterly Basis             | 500                         |
| 4. Khutruke Saving                      | 8%  | Quarterly Basis             | 500                         |
| 5. High Education Saving                | 7.25%   | Quarterly Basis             | 500                         |
| 6. Normal Saving                        | 6.5%  | Quarterly Basis             | 500                         |
| 7. Jestha Nagarik Saving                | 7%  | Quarterly Basis             | 500                         |
| 8. Student Saving                       | 7%  | Quarterly Basis             | 100                         |
| 9. Promoter Saving                      | 8%  | Quarterly Basis             | 500                         |
| 10. Staff Saving                        | 8%  | Quarterly Basis             | 500                         |
| 11. Pension Saving                      | 8%  | Quarterly Basis             | 500                         |
| 12. Bal Saving                          | 7%  | Quarterly Basis             | 500                         |
| 13. Salapa Staff Saving                 | 8%  | Quarterly Basis             | 500                         |
| 14. Samajik Surachha Saving             | 7%  | Quarterly Basis             | 500                         |
| 15. Salapa Suraksha X Saving            | 8.5%  | Quarterly Basis             | 10000                       |
| Facilities on Salapa Suraksha X saving  | <b>Insurance</b>                              | <b>Risk coverage Amount</b> | <b>Risk coverage period</b> |
|   | Accidental Insurance for 5 Years              | 500000                      | 5 years                     |
|   | Critical Illness Insurance for 5 Years        | 100000                      | 5 years                     |
| 16. Salapa Suraksha XX Saving           | 8.75%   | Quarterly Basis             | 50000                       |
| Facilities on Salapa Suraksha XX saving | <b>Insurance</b>                              | <b>Risk coverage Amount</b> | <b>Risk coverage period</b> |
|   | Accidental Insurance for 5 Years              | 1000000                     | 5 years                     |
|   | Critical Illness Insurance for 5 Years        | 200000                      | 5 years                     |
| 17. Remit Saving                        | 8.75%+(1% As per the new rule amended by NRB) | Quarterly Basis             | 500                         |



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**(2) FIXED DEPOSIT**

**a. Fixed Deposit**

| PRODUCT             |             | CHAI RATE (PER ANNUM)                        | PAYMENT ON      | MINIMUM BALANCE |
|---------------------|-------------|--|-----------------|-----------------|
| Three months        | individual  | 11%  | Quarterly Basis | 5000            |
|                     | Institution | 9%   | Quarterly Basis | 10000           |
| Six months          | individual  | 11.25%                                       | Quarterly Basis | 10000           |
|                     | Institution | 9.25%  | Quarterly Basis | 10000           |
| One years and above | individual  | 11.5%  | Quarterly Basis | 10000           |
|                     | Institution | 9.5%   | 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 | INTEREST RATE (PER ANNUM) | PAYMENT ON      | MINIMUM BALANCE |
|-----|-------------|---------------------------|-----------------|-----------------|
| 1   | 1 year      | 10%                       | Quarterly Basis | 1000            |
| 2   | 2 years     | 10.5%                     | Quarterly Basis | 1000            |
| 3   | 5-6 years   | 8%                        | Quarterly Basis | 1000            |
| 4   | 7-8 years   | 8.5%                      | Quarterly Basis | 1000            |
| 5   | 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 |

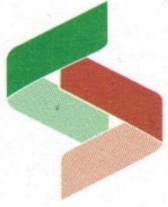
**Additional Facilities on Double Dhamaka Fixed Deposit**

**1. Minimum balance 100000**

| Insurance                              | Risk Coverage | Time Period |
|--|---------------|-------------|
| Accidental Insurance for 5 Years       | 500000        | 5 years     |
| Critical Illness Insurance for 5 Years | 100000        | 5 years     |

**2. Minimum Balance 200000**

| Insurance                              | Risk Coverage | Time Period |
|--|---------------|-------------|
| Accidental Insurance for 5 Years       | 1000000       | 5 years     |
| Critical Illness Insurance for 5 Years | 200000        | 5 years     |



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**बचत तथा ऋण संस्था**  
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**सिम्रानी शाखा**

फोन नं.: ९८५२८४९९६

## Terms and Conditions on Double Dnamaka Fixed Deposit

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.
5. Additional facilities are only for those depositors having deposit more than Rs. 100000.

## (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               |

## 5) LOAN AND ADVANCE

| S.N                               | PRODUCT                                | PREMIUM              |
|-----------------------------------|--|----------------------|
| 1                                 | Business Overdraft Loan                | Base Rate + up to 7% |
| 2                                 | Personal Overdraft Loan                | Base Rate + up to 7% |
| 3                                 | Personal and Business Term Loan        | Base Rate + up to 7% |
| 4                                 | Agriculture Loan                       | Base Rate + up to 7% |
| 5                                 | Schedule Deprived Sector Loan          | Base Rate + up to 7% |
| 6                                 | Deprived Loan /Microfinance Loan       | Base Rate + up to 7% |
| 7                                 | Professional Loan (OD)                 | Base Rate + up to 7% |
| 8                                 | Professional Loan (Term)               | Base Rate + up to 7% |
| 9                                 | Women empowerment loan (Subsidy)       | Base Rate – 6% + 2%  |
| 10                                | Agriculture loan (Subsidy)             | Base Rate – 5% + 2%  |
| 11                                | Gold Loan                              | Base Rate + up to 7% |
| 12                                | Loan against Fixed Deposit (up to 90%) | Coupon Rate Plus 2%  |
| <b>Base Rate as on Poush 2079</b> |  | <b>11.10%</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% |
|-------------------------|------------|