

# Interest Rates

## Effective from 1<sup>st</sup> Magh, 2082

Saving Deposits			Fixed Deposits			
S.N	PRODUCT	Interest Rate (% p.a)	S.N	PRODUCT	Interest Rate (%p.a)	
1	Nari Saving	2.80%	1	Three to Six months	individual	5.00%
2	Student Saving	2.80%			Institution	4.50%
3	Jestha Nagarik Saving	2.80%	2	One year	individual	6.00%
4	Promoter Saving	3.00%			Institution	4.75%
5	Pension Saving	3.00%	3	Two year and above	individual	6.50%
6	Bal Bachat	2.80%			Institution	5.75%
7	Normal Saving	2.80%	4	Remit FD	individual	FD + 1%
8	Staff Saving	3.00%	<b>Recurring Fixed Deposits</b>			
9	Khutruke Bachat	2.80%	S.N	TIME PERIOD	Interest Rate (%p.a)	
10	Sabaiko Bachat Khata	2.80%	1	1 year	5.00%	
11	Salapa Special Saving	2.80%	2	2 years	5.50%	
12	Remit Saving	4.00%	3	5 Yeas & above	4.00%	
13	Samajik Suraksya Saving	2.80%	<b>Call Deposit</b>			
14	Salapa Staff Saving	3.00%	S.N	Product	Interest Rate (%p.a)	
15	Life Saving	2.80%	1	Call Account	Upto 1.40%	
16	High Education Saving	2.80%				
17	Microfinance Saving	3.00%				
<b>Loans</b>						
S.N	PRODUCT	PREMIUM				
1	Cash Credit Loan/Personal Overdraft Loan/Personal and Business Term Loan/Agriculture Loan/ Schedule Deprived Sector Loan/ Deprived Loan /Microfinance Loan/ Professional Loan (OD)/Professional Loan (Term)/Gold Loan/ Micro Credit Lending (one year to 10 years)	Base Rate + up to 5%				
2	Women empowerment loan (Subsidy)	Base Rate – 6% + 2%				
3	Agriculture loan (Subsidy)	Base Rate – 5% + 2%				
4	Loan against Fixed Deposit (up to 90%)	Coupon Rate +2% or Base Rate+0% whichever is higher				
<b>Three Months Average Base Rate of Mangsir, 2082</b>						<b>10.16%</b>

### Additional Information

- I. Interest in saving, call and fixed deposits is paid on quarterly basis.
- II. Interest rates on call accounts are negotiated and may vary subject to market conditions.
- III. The remittance fixed deposit product is applicable to individuals only.
- IV. Premium rate of each borrower shall be determined subject to loan type and Internal Credit Risk Rating Assessment.
- V. For details please visit our website: [www.salapabikasbank.com.np](http://www.salapabikasbank.com.np)



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

"नेपाल राष्ट्र बैंकबाट इजाजत प्राप्त खोटाङ जिल्ला पर्यटन बजारको 'ब' वर्गको संस्था"  
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