

Interest Rates

Effective from 1st Fagun, 2082

Saving Deposits

S.N	PRODUCT	Interest Rate (% p.a)
1	Nari Saving	2.80%
2	Student Saving	2.80%
3	Jestha Nagarik Saving	2.80%
4	Promoter Saving	3.00%
5	Pension Saving	3.00%
6	Bal Bachat	2.80%
7	Normal Saving	2.80%
8	Staff Saving	3.00%
9	Khutruke Bachat	2.80%
10	Sabaiko Bachat Khata	2.80%
11	Salapa Special Saving	2.80%
12	Remit Saving	4.00%
13	Samajik Suraksya Saving	2.80%
14	Salapa Staff Saving	3.00%
15	Life Saving	2.80%
16	High Education Saving	2.80%
17	Microfinance Saving	3.00%

Fixed Deposits

S.N	PRODUCT	Interest Rate (%p.a)	
1	Three to Six months	individual	4.50%
		Institution	4.00%
2	One year	individual	5.50%
		Institution	4.25%
3	Two year and above	individual	6.00%
		Institution	5.25%
4	Remit FD	individual	FD + 1%

Recurring Fixed Deposits

S.N	TIME PERIOD	Interest Rate (%p.a)	
1	1 year		4.50%
2	2 years		5.00%
3	5 Yeas & above		3.50%

Call Deposit

S.N	Product	Interest Rate (%p.a)	
1	Call Account	Upto 1.40%	

Loans

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
Three Months Average Base Rate of Poush, 2082		10.05%

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.
The remittance fixed deposit product is applicable to individuals only.
- III.
- 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

