

**Interest Rates**  
Effective from 1<sup>st</sup> Chaitra, 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           | 5.00% |
|     |                     | 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 Magh, 2082**

**10.00%**

**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](http://www.salapabikasbank.com.np)