

Interest Rates						
Effective from 1 st Jestha, 2083						
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 Nine months	individual	5.00%
2	Student Saving	2.80%			Institution	4.00%
3	Jestha Nagarik Saving	2.80%	2	One year	individual	5.50%
4	Promoter Saving	3.00%			Institution	4.25%
5	Pension Saving	3.00%	3	Two year and above	individual	6.00%
6	Bal Bachat	2.80%			Institution	5.25%
7	Normal Saving	2.80%	4	Remit FD	individual	FD +
8	Staff Saving	3.00%				1%
9	Khutruke Bachat	2.80%	Recurring Fixed Deposits			
10	Sabaiko Bachat Khata	2.80%	S.N	TIME PERIOD	Interest Rate (%p.a)	
11	Salapa Special Saving	2.80%	1	1 year		4.50%
12	Remit Saving	4.00%	2	2 years		5.00%
13	Samajik Suraksya Saving	2.80%	3	5 Yeas & above		3.50%
14	Salapa Staff Saving	3.00%	Call Deposit			
15	Life Saving	2.80%	S.N	Product	Interest Rate (%p.a)	
16	High Education Saving	2.80%	1	Call Account	Upto 1.40%	
17	Microfinance Saving	3.00%				

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 Chaitra, 2082		9.94%

Additional Information

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



सालपा विकास बैंक लि.
SALAPA BIKAS BANK LTD.

"नेपाल राष्ट्र बैंकबाट इजाजत प्राप्त खोटाङ जिल्ला कार्यक्षेत्र भएको 'ब' वर्गको संस्था"

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