

Interest Rates						
Effective from 1 st Ashad, 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 + 1%
8	Staff Saving	3.00%				
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 Baisakh, 2083		9.91%

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



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