

Interest Rates						
Effective from 1 st Shrawan, 2083						
Saving Deposits			Fixed Deposits			
S.N	PRODUCT	Interest Rate (% p.a)	S.N	PRODUCT	Interest Rate (%p.a)	
1	Nari Saving	2.75%	1	Three to Nine months	individual	4.50%
2	Student Saving	2.75%			Institution	4.00%
3	Jestha Nagarik Saving	2.75%	2	One year	individual	5.00%
4	Promoter Saving	3.00%			Institution	4.25%
5	Pension Saving	2.75%	3	Two year and above	individual	5.50%
6	Bal Bachat	2.75%			Institution	5.00%
7	Normal Saving	2.75%	4	Remit FD	individual	FD + 1%
8	Staff Saving	3.00%	Recurring Fixed Deposits			
9	Khutruke Bachat	2.75%	S.N	TIME PERIOD	Interest Rate (%p.a)	
10	Sabaiko Bachat Khata	2.75%	1	1 year	4.00%	
11	Salapa Special Saving	2.75%	2	2 years	4.50%	
12	Remit Saving	4.00%	3	5 Yeas & above	3.50%	
13	Samajik Suraksya Saving	2.75%	Call Deposit			
14	Salapa Staff Saving	3.00%	S.N	Product	Interest Rate (%p.a)	
15	Life Saving	2.75%	1	Call Account	Upto 1.37%	
16	High Education Saving	2.75%				
17	Microfinance Saving	2.75%				

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 Jestha, 2083		9.89%

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



सालपा विकास बैंक लि.
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