सालपा विकास बैंक लि.
SALAPA BIKAS BANK LTD.

Interest Rate published on 2082-06-31
Effective date 2082-07-01

1. SAVING DEPOSIT

S.N	PRODUCT	BANK CODE	EFFECTIVE RATE (PER ANNUM)	INTEREST PAYMENT ON	MINIMUM BALANCE
1	Nari Saving	03	3.00%	Quarterly Basis	500
2	Student Saving	04	2.90%	Quarterly Basis	500
3	Jestha Nagarik Saving	05	2.90%	Quarterly Basis	500
4	Promoter Saving	06	3.50%	Quarterly Basis	500
5	Pension Saving	07	3.50%	Quarterly Basis	500
6	Bal Bachat	09	2.90%	Quarterly Basis	500
7	Normal Saving	10	2.90%	Quarterly Basis	500
8	Staff Saving	11	3.50%	Quarterly Basis	500
9	Khutruke Bachat	13	3.00%	Quarterly Basis	500
10	Sabaiko Bachat Khata	14	2.90%	Quarterly Basis	500
11	Salapa Special Saving	15	2.90%	Quarterly Basis	500
12	Remit Saving	16	4.50%	Quarterly Basis	500
13	Samajik Suraksya Saving	18	2.90%	Quarterly Basis	500
14	Salapa Staff Saving	1A	4.00%	Quarterly Basis	500
15	Life Saving	1B	2.90%	Quarterly Basis	500
16	High Education Saving	1C	2.90%	Quarterly Basis	500
17	Microfinance Saving	12	4.00%	Quarterly Basis	500

2. FIXED DEPOSIT

a. Fixed Deposit

PRODUCT		EFFECTIVE INTEREST RATE (PER ANNUM	PAYMENT ON	MINIMUM BALANCE
Three to Six months	individual	6.00%	Quarterly Basis	5000
	Institution	5.00%	Quarterly Basis	10000
One year	individual	6.50%	Quarterly Basis	10000
	Institution	5.50%	Quarterly Basis	10000
Two year and above	individual	7.50%	Quarterly Basis	10000
	Institution	6.50%	Quarterly Basis	10000
Remit FD	individual	FD + 1% (As per the new rule amended by NRB)	Quarterly Basis	10000

b. Recurring fixed deposit(including microfinance recurring fixed deposit):

S.N	TIME PERIOD	EFFECTIVE INTEREST RATE (PER ANNUM)	Interest PAYMENT ON	MINIMUM BALANCE
1	1 year	6.50%	Quarterly Basis	1000
2	2 years	7.00%	Quarterly Basis	1000
3	5 yeas and above	5.50%	Quarterly Basis	1000

"YOUR EASY FINANCIAL PARTNER"

3. Call Deposit

S.N	Product	EFFECTIVE INTEREST RATE (PER ANNUM)	Interest PAYMENT ON	MINIMUM BALANCE
1	Call Account	Upto 1.45%	Quarterly Basis	2000

4. LOAN AND ADVANCE

S.N	PRODUCT	PREMIUM
1	Business Overdraft Loan	Base Rate + up to 5%
2	Personal Overdraft Loan	Base Rate + up to 5%
3	Personal and Business Term Loan	Base Rate + up to 5%
4	Agriculture Loan	Base Rate + up to 5%
5	Schedule Deprived Sector Loan	Base Rate + up to 5%
6	Deprived Loan /Microfinance Loan	Base Rate + up to 5%
7	Professional Loan (OD)	Base Rate + up to 5%
8	Professional Loan (Term)	Base Rate + up to 5%
9	Women empowerment loan (Subsidy)	Base Rate – 6% + 2%
10	Agriculture loan (Subsidy)	Base Rate – 5% + 2%
11	Gold Loan	Base Rate + up to 5%
12	Micro Credit Lending (one year to 10 years)	Base Rate +up to 5%
13	Loan against Fixed Deposit (up to 90%)	Coupon Rate +2% or Base Rate+0% whichever is higher
Average Base Rate as on Ashad End 2082		**11.16%**

Note: Condition Apply "Premium rate over the base rate".

Term loan under fixed interest rate more than 1 year.

Term Loan under fixed interest rate to be sanctioned more than 1 year (related to Unified Directives 15/077 No. 14 of the NRB)

5 years above Base Rate

Originally Signed