



सालपा विकास बैंक लि. SALAPA BIKAS BANK LTD.

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

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०३६-४२०४५७



दिक्तेल-१, खोटाङ

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Interest Rate published on 2082-07-30 Effective date 2082-08-01

(1) SAVING DEPOSIT

S.N	PRODUCT	BANK CODE	EFFECTIVE RATE (PER ANNUM)	INTEREST PAYMENT ON	MINIMUM BALANCE
1	Nari Saving	03	2.80%	Quarterly Basis	500
2	Student Saving	04	2.80%	Quarterly Basis	500
3	Jestha Nagarik Saving	05	2.80%	Quarterly Basis	500
4	Promoter Saving	06	3.00%	Quarterly Basis	500
5	Pension Saving	07	3.00%	Quarterly Basis	500
6	Bal Bachat	09	2.80%	Quarterly Basis	500
7	Normal Saving	10	2.80%	Quarterly Basis	500
8	Staff Saving	11	3.00%	Quarterly Basis	500
9	Khutruke Bachat	13	2.80%	Quarterly Basis	500
10	Sabaiko Bachat Khata	14	2.80%	Quarterly Basis	500
11	Salapa Special Saving	15	2.80%	Quarterly Basis	500
12	Remit Saving	16	4.00%	Quarterly Basis	500
13	Samajik Suraksya Saving	18	2.80%	Quarterly Basis	500
14	Salapa Staff Saving	1A	3.50%	Quarterly Basis	500
15	Life Saving	1B	2.80%	Quarterly Basis	500
16	High Education Saving	1C	2.80%	Quarterly Basis	500
17	Microfinance Saving	12	3.50%	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	6.25%	Quarterly Basis	10000
	Institution	5.25%	Quarterly Basis	10000
Two year and above	individual	7.25%	Quarterly Basis	10000
	Institution	6.25%	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	6.00%	Quarterly Basis	1000
2	2 years	6.50%	Quarterly Basis	1000
3	5 years and above	5.00%	Quarterly Basis	1000

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4) Call Deposit

S.N	Product	EFFECTIVE INTEREST RATE (PER ANNUM)	Interest PAYMENT ON	MINIMUM BALANCE
1	Call Account	Upto 1.40%	Quarterly Basis	2000

5) 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 Ashoj End 2082		10.34%

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 + up to 5%



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