



सालपा विकास बैंक लि.
SALAPA BIKAS BANK Ltd.
"नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त खोटाङ जिल्ला कार्यक्षेत्र भएको 'ख' वर्गको वित्तीय संस्था"



दिक्तेल-१, खोटाङ.

फोन नं. ०३६-४२०६३८, फ्याक्स नं. ०३६-४२०६३९

ईमेल : salapabikashbank@gmail.com

हलेसी एक्स्टेन्शन काउन्टर हलेसी बजार

फोन नं.: ०३६-६२०८८३, ०३६-४९००३२

ऐसेलुखर्क शाखा

चिसापानी शाखा

फोन नं.: ०३६-४९९९०२

फोन नं.: २८२२८४२४२८

सिम्पानी शाखा

फोन नं.: २८५२८४२६२६

REVISED INTEREST RATE PUBLISHED ON 20TH 10 2021

(1) SAVING DEPOSIT

PRODUCT	PREVIOUS INTEREST RATE (PER ANNUM)	CHANGED INTEREST RATE (PER ANNUM)	REVISED INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1. Life Saving	4.25%	5.25%	4.65%	Quarterly Basis	1,00,000
2. Salapa Special Saving	4.25%	5%	4.65%	Quarterly Basis	50,000
3. Remit Saving	4.25%	5%	4.65%	Quarterly Basis	5,000
4. Nari Saving	4.25%	5%	4.65%	Quarterly Basis	500
5. Khutruke Saving	4.25%	5%	4.65%	Quarterly Basis	500
6. High Education Saving	4.25%	5%	4.65%	Quarterly Basis	1000
7. Normal Saving	4.25%	5%	4.65%	Quarterly Basis	500
8. Jestha Nagarik Saving	4.25%	5%	4.65%	Quarterly Basis	500
9. Student Saving	4.25%	5%	4.65%	Quarterly Basis	500
10. Promoter Saving	4.25%	5%	4.65%	Quarterly Basis	500
11. Staff Saving	4.25%	5%	4.65%	Quarterly Basis	500
12. Pension Saving	4.25%	5%	4.65%	Quarterly Basis	500
13. Bal Saving	4.25%	5%	4.65%	Quarterly Basis	500
14. Samajik Surachha Saving	4.25%	5.25%	4.65%	Quarterly Basis	0

(2) FIXED DEPOSIT

PRODUCT		PREVIOUS INTEREST RATE (PER ANNUM)	CHANGED INTEREST RATE (PER ANNUM)	REVISED INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
Three Months to Six Months FD	individual	7.25%	8%	7.95%	Quarterly Basis	10,000
	Institution	6.25%	7.25%	6.85%	Quarterly Basis	10,000
One Year FD	individual	7.75%	10.75%	8.55		
	Institution	6.75%	10%	7.40%	Quarterly Basis	10,000
Two Years FD	individual	8%	11%	8.80%		
	Institution	7%	10%	7.70%	Quarterly Basis	10,000
Three Years FD	individual	8.25%	11.25%	9%		
	Institution	7.25%	10%	7.95%	Quarterly Basis	10,000
Five and above years FD	individual	8.25%	11.50%	9%		
	Institution	7.25%	10.25%	7.95%	Quarterly Basis	50,000

(3) RECURRING FIXED DEPOSITED

S.N	TIME PERIOD	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	5-6 years	8%	Quarterly Basis	1000
2	7-8 years	8.5%	Quarterly Basis	1000
3	9-10 years	9%	Quarterly Basis	1000



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(4) MICROFINANCE

S.N	PRODUCT	INTEREST RATE	PAYMENT ON	MINIMUM BALANCE
1	Double Saving	7%	Quarterly Basis	0
2	Personal Saving	4.75%	Quarterly Basis	0
3	Group Saving	4.75%	Quarterly Basis	0
4	Unit Fund	4.75%	Quarterly Basis	0

(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	Loan against Fixed Deposit (up to 90.00%)	Coupon Rate Plus 2%
8	Base Rate as on Ashad 2078	10.7%

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)

- | | |
|-----------------------------|-----------------|
| 1. Upto 5 years | from 14% to 15% |
| 2. From 5 years to 10 years | 14% to 15% |
| 3. More than 10 years | 14% to 15% |

MICRO CREDIT LENDINGS

- | | |
|-----------------------------|--------|
| 1. Upto 5 years | 14% |
| 2. From 5 years to 10 years | 14.75% |
| 3. More than 10 years | 15% |