



सालपा विकास बैंक लि. SALAPA BIKAS BANK Ltd.

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



दिव्तेल-१, खोटाङ.

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

ईमेल : salapabikashbank@gmail.com

हलेसी एक्स्टेन्शन काउन्टर हलेसी बजार

फोन नं.: ०३६-६९०८८३, ०३६-४९००३९

ऐसेलुखर्क शाखा

चिसापानी शाखा

फोन नं.: ०३६-४९९९०२

फोन नं.: ९८२२८४९२९

सिम्पानी शाखा

फोन नं.: ९८५२८४९२६

INTEREST RATE PUBLISHED ON 18TH 10 2021

SAVING DEPOSIT

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

FIXED DEPOSIT

PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
Three Months to Six Months FD	individual	8%	Quarterly Basis
	Institution	7.25%	Quarterly Basis
One Year FD	individual	10.75%	
	Institution	10%	Quarterly Basis
Two Years FD	individual	11%	
	Institution	10%	Quarterly Basis
Three Years FD	individual	11.25%	
	Institution	10%	Quarterly Basis
Five and above years FD	individual	11.50%	
	Institution	10.25%	Quarterly Basis

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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विसापानी शाखा

फोन नं.: ०३६-४१११०२

फोन नं.: २८२२८४२४२८

सिम्पानी शाखा

फोन नं.: २८२२८४२६२६

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

LOAN AND ADVANCE

S.N	PRODUCT	PREMIUM
1	Business Overdraft Loan	up to 5%
2	Personal Overdraft Loan	up to 5%
3	Personal and Business Term Loan	up to 5%
4	Agriculture Loan	up to 5%
5	Schedule Deprived Sector Loan	up to 5%
6	Deprived Loan /Microfinance Loan	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%