

A. Interest Rate on Deposit Products

| LCY Deposit - Saving | Interest Rate (% per annum) |
|--------------------------------------|--------------------------------|
| Sathi Bachat Khata | 3.25% |
| Other Saving Products | 2.75% |
| LCY Deposit - Fixed | Interest Rate (% per annum) |
| Tenure - Individual Fixed Deposit | |
| 3 Month to 2 Years | 2.75% |
| Above 2 Years to 3 Years | 3.01% |
| Above 3 Years to less than 5 Years | 3.26% |
| 5 Years and Above | 4.75% |
| Tenure - Institutional Fixed Deposit | Interest Rate (% per annum) |
| 6 Months to 2 Years | 2.75% |
| Above 2 Years to 3 Years | 3.01% |
| Above 3 Years to less than 5 Years | 3.26% |
| 5 Years and Above | 3.75% |
| LCY Deposit - Other | Interest Rate (% per annum) |
| Call Deposit (NPR) | Up to 1.37% |

| FCY Deposit | Call Deposit Interest Rate (% per annum) | Savings Deposit Interest Rate (% per annum) | Fixed Deposit Interest Rate (% per annum) up to 1 year |
|---------------|--|---|--|
| USD Products | up to 0.50% | 1.00% | up to 3.50% |
| EURO Products | up to 0.25% | 0.50% | up to 2.00% |
| GBP Products | up to 0.25% | 0.50% | up to 2.00% |
| JPY Products | up to 0.05% | 0.10% | up to 0.50% |
| AUD Products | up to 0.25% | 0.50% | up to 2.00% |

B. Interest Rate on all Loans and Advances

| Product Details | Floating Interest Rate: Base Rate + Risk Premium (% per annum) | | Fixed Interest Rate |
|--|--|----------------------|---------------------|
| | Minimum Risk Premium | Maximum Risk Premium | |
| Auto Loan-Private Vehicle Red Plate-Prime | 0.25% | 2.25% | 7.49% |
| Auto Loan- Private Vehicle Red Plate-Standard | 1.00% | 3.00% | 7.99% |
| Auto Loan -Commercial Vehicle Black Plate | 1.00% | 3.00% | 7.99% |
| Auto Loan-Green Plate | 1.00% | 3.00% | 7.49% |
| Direct Deprived Sector Loan (Retail) | 1.00% | 3.00% | 9.99% |
| Deprived Sector Loan (Wholesale-NonQualifying) | 1.00% | 3.00% | 8.49% |
| Deprived Sector Loan (Wholesale-Qualifying) | 0.00% | 2.00% | 6.49% |
| Home Loan | 0.00% | 2.00% | 6.99% |
| Education Loan | 1.00% | 3.00% | 8.99% |
| Gold Loan | 0.50% | 2.50% | 7.99% |
| Personal Term Loan secured by Real Estate Collateral | 1.00% | 3.00% | 8.49% |
| Personal Term Loan secured by Real Estate Collateral - under RRP | 0.25% | 2.25% | 7.99% |
| Loan Against FDR * | 0.00% | 2.00% | NA |
| Professional Loan-Prime | 0.00% | 2.00% | 9.49% |
| Professional Loan- Standard | 1.00% | 3.00% | 9.99% |
| Share Loan- All | 0.00% | 2.00% | NA |
| Easy Business Loan | 0.00% | 2.00% | 7.99% |
| Small Business Loan | 0.00% | 2.00% | 7.99% |
| Premium Business Loan-Prime | 0.00% | 2.00% | 7.49% |
| Premium Business Loan-Standard | 1.00% | 3.00% | 7.99% |
| Corporate Loan-Prime | 0.00% | 2.00% | 6.99% |
| Corporate Loan- Standard | 0.25% | 2.25% | 7.49% |
| Other Loans | 1.00% | 3.00% | 8.99% |

Notes

- For Remittance Deposit 1% additional interest rate shall be provided.
 - For Consortium Loans, interest rate shall be as per consortium decision.
 - Base rate adjustment on Loans with Floating interest rates shall be done with effect from 1st day of every Nepali Calendar Month.
 - For Subsidy rate loan products, interest rates as per NRB Directives shall apply.
 - Fixed interest rates shall be reviewed in line with NRB Unified Directives.
 - Other Terms and Conditions shall remain same as published in previous month.
 - For further details including Standard Tariff Charges (STC), please visit the Bank's website www.nicasiabank.com
- *In addition to above published rate, Minimum Rate for a loan against FD shall be Coupon Rate + upto 2%.

Average Base Rate (Falgun 2082) : 6.32%