NIC ASIA Bank Limited

Interest Rates

Effective from

1st Kartik 2083 (18th October 2026)

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 / **Tenure - Individual Fixed Deposit**	**Interest Rate (% per annum)**
3 Months to 2 Years	2.75%
Above 2 Years to less than 5 Years	3.01%
5 Years and Above	4.00%
Tenure - Institutional Fixed Deposit	**Interest Rate (% per annum)**
6 Months to less than 5 Years	2.75%
5 Years and Above	3.00%
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%	5.99%
Auto Loan- Private Vehicle Red Plate-Standard	1.00%	3.00%	5.99%
Auto Loan -Commercial Vehicle Black Plate	1.00%	3.00%	5.99%
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%	6.99%
Gold Loan	1.00%	3.00%	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

1. For Remittance Deposit 1% additional interest rate shall be provided.
2. For Consortium Loans, interest rate shall be as per consortium decision.
3. Base rate adjustment on Loans with Floating interest rates shall be done with effect from 1st day of every Nepali Calender Month.
4. For Subsidy rate loan products, interest rates as per NRB Directives shall apply.
5. Fixed interest rates shall be reviewed in line with NRB Unified Directives.
6. Other Terms and Conditions shall remain same as published in previous month.
7. For further details including Standard Tarrif 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 (Bhadra 2083) : 5.69%