

**A. Interest rate on Deposit Products**

LCY Savings Deposits		Interest Rate (% p.a)		
Sarbashrestha Bachat Khata Products		8.03%		
Sarbashrestha (Sthaniya) Bachat Khata – Products		8.03%		
Other Savings Products		6.03%		
LCY Muddatti Khata		Interest Rate (% p.a)		
Sarbashrestha Muddati Khata - Products		11.03%		
Sarbashrestha Masik Muddati Nichhep Khata		11.03%		
Sarbashrestha Masik 10x Muddati Nichhep Yojana		11.03%		
Sarbashrestha (Sthaniya) Muddati Khata – Products		11.03%		
LCY Fixed Deposit		Interest Rate (% p.a)		
		Institutional		Individual
		Fresh	Bidding	
3 Months to 10 Years		9.03%	9.53%	11.03%
Sarbashrestha 10x Muddati Yojana (3 months to 5 years)		9.03%	9.53%	11.03%
LCY Deposits - Other		Minimum Balance (NPR)	Rate (% p.a.)	
Call Deposit (NPR)		NIL	As per NRB Directive	
FCY Savings Deposits		Interest Rate (% p.a)		
USD Savings Products		5.00%		
EURO Savings Products		2.50%		
GBP Savings Products		4.25%		
AUD Savings Products		4.35%		
FCY Deposits - Others		Minimum Balance	Rate (% p.a.)	
Call Deposit (FCY)		NIL	As per NRB Directive	
FCY Fixed Deposit		Tenure	Rate (% p.a.)	
FCY Fixed Deposit Account (USD)		3 Months to 1 Year	up to 6.5%	
FCY Fixed Deposit Account (EURO)			up to 4%	
FCY Fixed Deposit Account (GBP)			up to 5.75%	
FCY Fixed Deposit Account (AUD)			up to 5.85%	

**Notes: Deposit:**

1. Sarbashrestha (Sthaniya) Bachat/Muddati Khata is exclusively for the local residents of local authorities having sole banking relationship with NIC ASIA Bank.
2. For all remittance deposit products/yojana, additional interest rate as per NRB Directive, over and above the interest rates as covered in the table above, may be provided.
3. Interest rates in other deposits and loan products shall remain the same as published before.
4. For further details, please visit Bank's website @ [www.nicasiabank.com](http://www.nicasiabank.com)

**Base Rate (Ashad 2079): 9.25%**