

A. Interest rate on Deposit Products

LCY Saving Deposit	Interest Rate (% per annum)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	8.00%		
Sarbashrestha Godawari Nagar Palika Bachat Khata Products	8.00%		
Sarbashrestha Bachat Khata Products	8.00%		
Other Savings Products	6.00%		
Sarbashrestha Remittance Bachat Khata - General	9.00%		
Fixed Deposit Products	Tenure	Interest Rate (% per annum)	
Individual - General	3 months to 5 years	11.00%	
Individual - Masik Nichhep		11.00%	
Individual - Remittance		12.00%	
Institutional	6 months to 5 years	9.00%	
LCY Deposit - Other	Minimum Balance (NPR)	Interest Rate (% per annum)	
Call Deposit (NPR)	Nil	up to 3.00%	
FCY Deposits	Call Deposit Rate (% per annum)	Savings Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum) up to 1 year
USD Products	up to 2.875%	5.75%	up to 7.25%
EURO Products	up to 2.000%	4.00%	up to 5.50%
GBP Products	up to 2.375%	4.75%	up to 6.25%
JPY Products	up to 1.200%	2.40%	up to 3.90%
AUD Products	up to 2.550%	5.10%	up to 6.60%

B. Interest rate on all Loans and Advances

Floating Rate (% per annum)	Fixed Rate (% per annum)
Base Rate + Up to 5%	14.99%

Notes:

- Interest Payment Frequency shall be Quarterly basis.
- For all Fixed Deposit (LCY and FCY) minimum tenure shall be 3 Months for Individual Depositors and 6 months for Institutional Depositors.
- For Institutional Bidding Fixed Deposit (LCY and FCY), additional 0.50% interest rate shall be added on above mentioned rate.
- Interest rate on Akshayakosh Deposit shall be negotiable as per NRB Directives.
- For NRN FCY Savings & FCY Fixed Deposit 1% additional rate shall be provided and the tenure of Fixed Deposit shall be 1 year only.
- For Consortium Loans interest rate shall be as per consortium decision.
- For Subsidy rate loan products, interest rates as per NRB Directives shall apply.
- For further details, please visit Bank's website @ www.nicasiabank.com

Base rate (Magh 2079) : 10.71%



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