

### A. Interest rate on Deposit Products

LCY Saving Deposit		Interest Rate (% p.a)	
Sarbashrestha (Sthaniya) Bachat Khata Products		9.133%	
Sarbashrestha Bachat Khata Products		9.133%	
Other Savings Products		7.133%	
Sarbashrestha Remittance Bachat Khata Products		10.133%	
Individual Fixed Deposit		Interest Rate (% p.a.)	
Sarbashrestha Muddati Khata Products		12.133%	
Sarbashrestha Masik Nichhep Khata		12.133%	
Sarbashrestha (Sthaniya) Muddati Khata Products		12.133%	
Sarbashrestha Remittance Muddati Khata		13.133%	
Sarbashrestha Remittance Masik Nichhep Khata		13.133%	
LCY Fixed Deposit		Interest Rate (% p.a.)	
		Institutional	
		Normal	Bidding
3 Months to 5 Years		10.133%	10.633%
LCY Deposits - Other		Rate (% p.a.)	
Call Deposit (NPR)		up to 3.566%	
FCY Deposits	Savings (% p.a.)	NRN Savings (% p.a.)	
USD Products	5.75%	6.75%	
EURO Products	4.00%	5.00%	
GBP Products	4.75%	5.75%	
JPY Products	2.40%	3.40%	
AUD Products	5.10%	6.10%	
FCY Fixed Deposit	Tenure	Normal Rate (% p.a.)	NRN/Foreign Institutions (%p.a.)
FCY Fixed Deposit Account (USD)	3 Months to 1 Year	up to 7.25%	up to 8.25%
FCY Fixed Deposit Account (EURO)		up to 5.50%	up to 6.50%
FCY Fixed Deposit Account (GBP)		up to 6.25%	up to 7.25%
FCY Fixed Deposit Account (JPY)		up to 3.90%	up to 4.90%
FCY Fixed Deposit Account (AUD)		up to 6.60%	up to 7.60%

### B. Interest rate on all Loans and Advance

Floating Rate (% p.a.)	Fixed Rate (% p.a.)
Base Rate + Up to 8%	15.99%

- Sarbashrestha (Sthaniya) Bachat/Muddati Khata is exclusively for the local residents of local authorities having sole banking relationship with NIC ASIA Bank.
- For Consortium Loans interest rate shall be as per consortium decision.
- For Subsidy and concession rate loan products, interest rates as per NRB Directives shall apply.
- For further details, please visit Bank's website @ [www.nicasiabank.com](http://www.nicasiabank.com)

Base rate (Bhadra 2079) : 10.33%

