

A. Interest rate on Deposit Products

LCY Saving Deposit	Interest Rate (% p.a.)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	9.133%		
Sarbashrestha Bachat Khata Products	9.133%		
Other Savings Products	7.133%		
Sarbashrestha Remittance Bachat Khata - General	10.133%		
Individual Fixed Deposit	Interest Rate (% p.a.)		
Sarbashrestha Muddati Khata - General	12.133%		
Masik Nichhep Khata	12.133%		
Sarbashrestha Remittance Muddati Khata - General	13.133%		
LCY Fixed Deposit	Interest Rate (% p.a.)		
	Institutional		Individual
	Normal	Bidding	
3 Months to 5 Years	10.133%	10.633%	12.133%
LCY Deposits - Other	Minimum Balance (NPR)	Rate (% p.a.)	
Call Deposit (NPR)	NIL	up to 3.566%	
FCY Savings Deposits	Savings (% p.a.)	NRN Savings (% p.a.)	Call (% p.a.)
USD Products	6.50%	7.50%	up to 3.250%
EURO Products	4.00%	5.00%	up to 2.000%
GBP Products	5.50%	6.50%	up to 2.750%
JPY Products	2.40%	3.40%	up to 1.200%
AUD Products	5.35%	6.35%	up to 2.675%
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 8.00%	up to 9.00%
FCY Fixed Deposit Account (EURO)		up to 5.50%	up to 6.50%
FCY Fixed Deposit Account (GBP)		up to 7.00%	up to 8.00%
FCY Fixed Deposit Account (JPY)		up to 3.90%	up to 4.90%
FCY Fixed Deposit Account (AUD)		up to 6.85%	up to 7.85%

B. Interest rate on all Loans and Advances

Floating Rate (% p.a.)	Fixed Rate (% p.a.)
Base Rate + Up to 6%	15.99%

Notes:

1. For Consortium Loans interest rate shall be as per consortium decision.
2. For Subsidy and concession rate loan products, interest rates as per NRB Directives shall apply.
3. For further details, please visit Bank's website @ www.nicasiabank.com

Base rate (Ashwin 2079) : 10.67%



ISO 9001 Certified Bank



बैंक पनि

साथी पनि

राम्रो पनि

हाम्रो पनि