



NIC ASIABank Limited

Interest Rates

NIC ASIA

एन आई सी एशिया बैंक लि.

Effective from

1st Magh 2079, (15th January, 2023)

A. Interest rate on Deposit Products

LCY Saving Deposit	Interest Rate (% p.a.)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	8.42%		
Sarbashrestha Bachat Khata Products	8.42%		
Other Savings Products	6.42%		
Sarbashrestha Remittance Bachat Khata - General	9.42%		
Individual Fixed Deposit	Interest Rate (% p.a.)		
Sarbashrestha Muddati Khata - General	11.00%		
Masik Nichhep Khata	11.00%		
Sarbashrestha Remittance Muddati Khata - General	12.00%		
LCY Fixed Deposit	Interest Rate (% p.a.)		
	Institutional	Individual	
3 Months to 5 Years	9.00%	11.00%	
LCY Deposits - Other	Minimum Balance (NPR)	Rate (% p.a.)	
Call Deposit (NPR)	NIL	up to 3.21%	
FCY Savings Deposits	Normal Rate (% p.a)	NRN Rate (% 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 Call Deposits	Call Deposit Rate (% p.a)		
USD Call Deposit	up to 2.875%		
EURO Call Deposit	up to 2.000%		
GBP Call Deposit	up to 2.375%		
JPY Call Deposit	up to 1.200%		
AUD Call Deposit	up to 2.550%		
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 Advances

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

Notes:

- Interest Payment Frequency - Quarterly.
- For Bidding Fixed Deposit (LCY & FCY), additional 0.50% interest rate shall be added on the above mentioned rate.
- 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

Base rate (Mangsir 2079) : 10.90%



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