

A. Interest rate on Deposit Products

LCY Deposit - Saving	Interest Rate (% per annum)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	6.585%		
Sarbashrestha Godawari Nagar Palika Bachat Khata Products	6.585%		
Sarbashrestha Bachat Khata Products	6.585%		
Other Saving Products	4.585%		
LYC Deposit - Fixed	Tenure	Interest Rate (% per annum)	
Individual - General	3 months to 15 years	8.968%	
Individual - Masik Nichhep		8.968%	
Institutional	6 months to 15 years	6.968%	
LCY Deposit - Other	Minimum Balance (NPR)	Interest Rate (% per annum)	
Call Deposit (NPR)	Nil	up to 2.292%	
FCY Deposit	Call Deposit Rate (% per annum)	Savings Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum) up to 1 year
USD Products	up to 2.50%	5.00%	up to 6.50%
EURO Products	up to 1.50%	3.00%	up to 4.50%
GBP Products	up to 1.75%	3.50%	up to 5.00%
JPY Products	up to 0.75%	1.50%	up to 3.00%
AUD Products	up to 2.00%	4.00%	up to 5.50%

B. Interest rate on Loans and Advances

Floating Interest Rate: Base Rate + Risk Premium (%per annum)		
Product Details	Minimum Risk Premium	Maximum Risk Premium
Auto Loan-Private Vehicle Red Plate-Prime	0.25	2.25
Auto Loan- Private Vehicle Red Plate-Standard	1.00	3.00
Auto Loan -Commercial Vehicle Black Plate	1.00	3.00
Auto Loan-Green Plate	1.00	3.00
Direct Deprived Sector Loan (Retail)	1.00	3.00
Deprived Sector Loan (Wholesale-NonQualifying)	1.00	3.00
Deprived Sector Loan (Wholesale-Qualifying)	0.00	2.00
ATHOT Ghar Karja-Prime	0.00	2.00
ATHOT Ghar Karja-Standard	1.00	3.00
ATHOT Ghar Karja-OD	1.00	3.00
Loan Against FDR	0.00	2.00
Professional Loan-Prime	0.00	2.00
Professional Loan- Standard	1.00	3.00
Share Loan-Prime	0.00	2.00
Share Loan-Standard	1.00	3.00
Easy Business Loan	0.00	2.00
Small Business Loan	0.00	2.00
Premium Business Loan-Prime	0.00	2.00
Premium Business Loan-Standard	1.00	3.00
Corporate Loan-Prime	0.00	2.00
Corporate Loan- Standard	1.00	3.00
Other Loans	1.00	3.00
Fixed Interest Rate (% per annum)		
13.76%		

Notes:

- 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.
- For Remittance Deposit (Savings and Fixed deposit) 1% additional interest rate shall be provided.
- Interest rate on FoneLoan & Credit Card shall be as per Standard Tariff of Charges (STC).
- Interest rate on Akshayakosh Deposit shall be negotiable.
- Base rate adjustment on Loans with Floating interest rates shall be done with effect from 1st day of every Nepali Calender Month.
- For Subsidy rate loan products, interest rates as per NRB Directives shall apply.
- For Consortium Loans, interest rate shall be as per consortium decision.
- For further details, please visit the Bank's website @ www.nicasiabank.com

Average Base Rate (Ashwin 2080) : 10.96%