

A. Interest rate on Deposit Products

LCY Saving Deposit	Interest Rate (% per annum)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	7.966%		
Sarbashrestha Godawari Nagar Palika Bachat Khata Products	7.966%		
Sarbashrestha Bachat Khata Products	7.966%		
Other Savings Products	5.966%		
Fixed Deposit Products	Tenure	Interest Rate (% per annum)	
Individual - General	3 months to 15 years	10.896%	
Individual - Masik Nichhep		10.896%	
Institutional	6 months to 15 years	8.896%	
LCY Deposit - Other	Minimum Balance (NPR)	Interest Rate (% per annum)	
Call Deposit (NPR)	Nil	up to 2.983%	
FCY Deposits	Call Deposit Interest Rate (% per annum)	Savings Deposit Interest Rate (% per annum)	Fixed Deposit Interest Rate (% per annum) up to 1 year
USD Products	up to 2.875%	5.750%	up to 7.250%
EURO Products	up to 2.000%	4.000%	up to 5.500%
GBP Products	up to 2.375%	4.750%	up to 6.250%
JPY Products	up to 1.200%	2.400%	up to 3.900%
AUD Products	up to 2.550%	5.100%	up to 6.600%

B. Interest rate on all Loans and Advances

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

Notes:

1. For all Fixed Deposit (LCY and FCY) minimum tenure shall be 3 Months for Individual Depositors and 6 months for Institutional Depositors.
2. For Institutional Bidding Fixed Deposit (LCY and FCY), additional 0.50% interest rate shall be added on above mentioned rate.
3. For Remittance Deposit (Saving and Fixed deposit) 1% additional interest rate shall be provided.
4. Interest rate on Akshayakosh Deposit shall be negotiable.
5. For Consortium Loans, Interest Rate shall be as per consortium decision.
6. For Subsidy rate loan products, Interest Rates as per NRB Directives shall apply.
7. For further details, please visit Bank's website @ www.nicasiabank.com

Average Base rate (Ashadh 2080) : 10.18%



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