



NIC ASIA Bank Limited

Interest Rates

NIC ASIA

एन आई सी एशिया बैंक लि.

Effective from

1st Ashadh 2080, (16th June, 2023)

A. Interest rate on Deposit Products

LCY Saving Deposit	Interest Rate (% per annum)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	7.40%		
Sarbashrestha Godawari Nagar Palika Bachat Khata Products	7.40%		
Sarbashrestha Bachat Khata Products	7.40%		
Other Savings Products	5.40%		
Sarbashrestha Remittance Bachat Khata - General	8.40%		
Fixed Deposit Products	Tenure	Interest Rate (% per annum)	
Individual - General	3 months to 5 years	9.99%	
Individual - Masik Nichhep		9.99%	
Individual - Remittance		10.99%	
Institutional	6 months to 5 years	7.99%	
LCY Deposit - Other	Minimum Balance (NPR)	Interest Rate (% per annum)	
Call Deposit (NPR)	Nil	up to 2.70%	
FCY Deposits	Call Deposit Rate (% per annum)	Savings Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum) up to 1 year
USD Products	up to 2.875%	5.75%	up to 7.25%
EURO Products	up to 2.000%	4.00%	up to 5.50%
GBP Products	up to 2.375%	4.75%	up to 6.25%
JPY Products	up to 1.200%	2.40%	up to 3.90%
AUD Products	up to 2.550%	5.10%	up to 6.60%

B. Interest rate on all Loans and Advances

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

Notes:

- Interest Payment Frequency shall be Quarterly.
- 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.
- Interest rate on Akshayakosh Deposit shall be negotiable as per NRB Directives.
- For NRN FCY Savings & FCY Fixed Deposit 1% additional rate shall be provided and the tenure of Fixed Deposit shall be 1 year only.
- For Consortium Loans, interest rate shall be as per consortium decision.
- For Subsidy rate loan products, interest rates as per NRB Directives shall apply.
- For further details, please visit Bank's website @ www.nicasiabank.com

Average Base rate (Baisakh 2080) : 10.45%



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