



# NIC ASIA Bank Limited

## Interest Rates

# NIC ASIA

एन आई सी एशिया बैंक लि.

Effective from

1<sup>st</sup> Shrawan 2080 (17<sup>th</sup> July, 2023)

### A. Interest Rate on Deposit Products

LCY Deposit - Saving	Interest Rate (% per annum)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	8.073%		
Sarbashrestha Godawari Nagar Palika Bachat Khata Products	8.073%		
Sarbashrestha Bachat Khata Products	8.073%		
Other Saving Products	6.073%		
LCY Deposit - Fixed	Tenure	Interest Rate (% per annum)	
Individual - General	3 months to 15 years	10.936%	
Individual - Masik Nichhep		10.936%	
Institutional	6 months to 15 years	8.936%	
LCY Deposit - Other	Minimum Balance (NPR)	Interest Rate (% per annum)	
Call Deposit (NPR)	Nil	up to 3.036%	
FCY Deposit	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:

- 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) minimum 1% additional interest rate shall be provided.
- Interest rate on Akshayakosh Deposit shall be negotiable.
- For Consortium Loans, Interest Rate shall be as per consortium decision.
- For Subsidy rate loan products, Interest Rate as per NRB Directives shall apply.
- For further details, please visit the Bank's website @ [www.nicasiabank.com](http://www.nicasiabank.com)

**Average Base Rate (Jestha 2080) : 10.35%**



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