



# NIC ASIA Bank Limited

Interest Rates

**NIC ASIA**

एन आई सी एशिया बैंक लि.

Effective from

1<sup>st</sup> Falgun 2080, (13<sup>th</sup> February, 2024)

## A. Interest Rate on Deposit Products

LCY Deposit - Saving	Interest Rate (% per annum)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	3.65%		
Sarbashrestha Godawari Nagar Palika Bachat Khata Products	3.65%		
Sarbashrestha Bachat Khata Products	3.65%		
Other Saving Products	3.65%		
LCY Deposit - Fixed	Individual (General and Masik Nichep)	Institutional	
3 Months to less than 6 Months	4.00%	N/A	
6 Months to less than 9 Months	5.25%	3.25%	
9 Months to less than 12 Months	6.25%	4.25%	
12 Months	7.00%	6.00%	
Above 12 Months up to 18 Months	7.25%		
Above 18 Months up to 24 Months	7.50%		
Above 24 Months up to 60 Months	7.75%		
Above 60 Months up to 180 Months	8.00%		
LCY Deposit - Other	Minimum Balance (NPR)	Interest Rate (% per annum)	
Call Deposit (NPR)	Nil	up to 1.825%	
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 0.50%	1.00%	up to 3.00%
EURO Products	up to 0.25%	0.50%	up to 2.00%
GBP Products	up to 0.25%	0.50%	up to 2.00%
JPY Products	up to 0.05%	0.10%	up to 0.50%
AUD Products	up to 0.25%	0.50%	up to 2.00%

## 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 Non-Qualifying)	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)		
11.99%		

### 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) 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](http://www.nicasiabank.com)

**Average Base Rate (Poush 2080) : 10.10%**



बैंक पनि साथी पनि

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