

**A. Interest Rate on Deposit Products**

LCY Deposit - Saving	Interest Rate (% per annum)		
Sarbashrestha Kathmandu Mahanagar Palika Bachat Khata Products	4.455%		
Sarbashrestha Godawari Nagar Palika Bachat Khata Products	4.455%		
Sarbashrestha Bachat Khata Products	4.455%		
Other Saving Products	4.455%		
LCY Deposit - Fixed	Individual (General and Masik Nichep)	Institutional	
Teure			
3 Months up to 6 Months	7.000%	N/A	
6 Months up to 9 Months	7.500%	5.500%	
9 Months up to 12 Months	7.750%	5.750%	
12 Months	8.000%	6.000%	
Above 12 Months to 18 Months	8.250%	6.250%	
Above 18 Months to 24 Months	8.500%	6.500%	
Above 24 Months upto 180 Months	8.670%	6.670%	
LCY Deposit - Other	Minimum Balance (NPR)	Interest Rate (% per annum)	
Call Deposit (NPR)	Nil	up to 2.227%	
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)**

13.70%

**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 Calendar 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 (Kartik 2080) : 10.70%**