

A. Interest Rate on Deposit Products

LCY Deposit - Saving	Interest Rate (% per annum)		
All savings products	3.650%		
LCY Deposit - Fixed	Interest Rate (% per annum)		
Tenure - Individual Fixed Deposit			
3 Months	7.000%		
Above 3 Months to less than 12 Months	7.100%		
12 Months	7.750%		
Above 12 Months to 18 Months	7.750%		
Above 18 Months to 180 Months	7.750%		
Tenure - Institutional Fixed Deposit	Interest Rate (% per annum)		
6 Months to less than 12 Months	6.350%		
12 Months	6.700%		
Above 12 Months to 180 Months	6.700%		
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-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
Personal Term Loan secured by Real Estate Collateral	1.00	3.00
Personal Term Loan secured by Real Estate Collateral - under Regulatory Retail Portfolio	0.50	2.50
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 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

Average Base Rate (Falgun 2080) : 9.13%