

NIC ASIA Bank Limited

Interest Rates

Effective from 1st Poush 2081 (16th December 2024)

A. Interest Rate on Deposit Products	
LCY Deposit - Saving	Interest Rate (% per annum)
Sathi Bachat Khata	5.10%
Sarbashrestha Remittance Bachat Khata	6.10%
Other Saving Products	3.10%
LCY Deposit - Fixed	Interest Rate
Tenure - Individual Fixed Deposit	(% per annum)
3 Months	3.50%
Above 3 Months to less than 12 Months	4.00%
12 Months to 2 Years	4.65%
Above 2 Years to less than 5 Years	4.75%
5 Years and Above	6.60%
Tenure - Institutional Fixed Deposit	Interest Rate (% per annum)
6 Months to 2 Years	3.00%
Above 2 year to less than 5 Years	3.50%
5 Years and Above	5.60%
LCY Deposit - Other	Interest Rate (% per annum)
Call Deposit (NPR)	up to 1.55%
B. Interest Rate on Loans and Advances	
Fixed Interest Rate (% per annum)	9.50% (p.a.)
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Other Interest rates on various Deposit & Loan products/schemes and Terms & Conditions shall remain same as published in previous month. For further details, please visit the Bank's website www.nicasiabank.com

Average Base Rate (Kartik 2081) : 8.43%







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