

A. Interest Rate on Deposit Products	
LCY Deposit - Saving	Interest Rate (% per annum)
Sathi Bachat Khata	3.25%
Other Saving Products	2.75%
LCY Deposit - Fixed	Interest Rate (% per annum)
Tenure - Individual Fixed Deposit	
3 Month to 3 years	
Above 3 Years to less than 5 Years	
5 years and Above	5.00%
Tenure - Institutional Fixed Deposit	Interest Rate (% per annum)
6 Months to less than 5 years	2.75%
5 years and Above	4.00%
LCY Deposit - Other	Interest Rate (% per annum)
Call Deposit (NPR)	up to 1.37%

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 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 all 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%
Home Loan	0.25%	2.25%
Gold Loan	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	0.25%	2.25%
Loan Against FDR*	0.00%	2.00%
Professional Loan-Prime	0.00%	2.00%
Professional Loan- Standard	1.00%	3.00%
Share Loan (All)	0.00%	2.00%
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	0.25%	2.25%
Other Loans	1.00%	3.00%
Fixed Interest Rate (% per annum)		
9.50%		

Notes

- For Consortium Loans, interest rate shall be as per consortium decision.
- 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 Remittance Deposit 1% additional interest rate shall be provided.
- Other Terms and Conditions shall remain same as published in previous month..
- For further details, please visit the Bank's website www.nicasiabank.com
*In addition to above published rate, Minimum Rate for a loan against FD shall be Coupon Rate + upto 2%.

Average Base Rate (Ashwin 2082) : 6.76%