

A. Deposit

| Savings Deposits | Minimum Balance (NPR) | Interest Rate (% p.a) |
|---|-----------------------|-----------------------|
| Youth Savings Account | 100 | 3.5% |
| Sulav Bachat Khata | 500 | 3.5% |
| Life Savings Account | 10,000 | 3.5% |
| Happy Savings Account | 1,000 | 3.5% |
| Shareholder Savings Account | 100 | 3.5% |
| Share Shuvudha Bachat Khata | 500 | 3.5% |
| Special Savings Account | 5,000 | 3.5% |
| Super Special Savings Account | 10,000 | 3.5% |
| Premium Savings Account | 25,000 | 3.5% |
| Samrakchyak Bachat Khata | - | 3.5% |
| Krishak Samriddha Bachat Khata | - | 3.5% |
| Samajik Surakshya Bachat Khata | - | 3.5% |
| Social Security Relief Account | - | 3.5% |
| EPS Korea Bachat Khata | - | 3.5% |
| Online Bachat Khata | - | 3.5% |
| Samunnati Bachat Khata | - | 3.5% |
| Samunnati Plus Bachat Khata | 1,000 | 3.5% |
| Premium Sammunati Bachat Khata | 1,000 | 3.5% |
| Bidhyarthi Bachat Khata | - | 3.5% |
| Karmashil Bachat Khata | - | 3.5% |
| Little Star Savings Account | 500 | 3.5% |
| Nari Shakti Bachat Khata | - | 3.5% |
| Remit Savings Account | 100 | 3.5% |
| Senior Privileged Saving Account | - | 3.5% |
| Super Payroll Account | - | 3.5% |
| Swabalambi Nari Bachat Khata | - | 3.5% |
| New Premium Sammunati Bachat Khata | 1,000 | 5.5% |
| Chamatkarik Bachat Khata-Silver | 1,000 | 5.5% |
| Chamatkarik Bachat Khata-Gold | 25,000 | 5.5% |
| Chamatkarik Bachat Khata-Diamond | 100,000 | 5.5% |
| Chamatkarik Jestha Nagarik Bachat Khata-Silver | 1,000 | 5.5% |
| Chamatkarik Jestha Nagarik Bachat Khata-Gold | 25,000 | 5.5% |
| Chamatkarik Jestha Nagarik Bachat Khata-Diamond | 100,000 | 5.5% |
| Chamatkarik Nari Bachat Khata-Silver | 1,000 | 5.5% |
| Chamatkarik Nari Bachat Khata-Gold | 25,000 | 5.5% |
| Chamatkarik Nari Bachat Khata-Diamond | 100,000 | 5.5% |
| Chamatkarik Talab Bachat Khata | - | 5.5% |
| Chamatkarik Babu Nani Bachat Khata | - | 5.5% |
| Chamatkarik Bidhyarthi Bachat Khata | - | 5.5% |
| Chamatkarik Udhyamshil Bachat Khata | 500 | 5.5% |
| Chamatkarik Baideshik Rojgar Bachat Khata | 500 | 5.5% |
| Samriddha Nepal Sukhi Nepali Bachat Khata | 100 | 5.5% |
| Chamatkarik Swarojgar Bachat Khata | - | 5.5% |
| Babu Nani Bachat Khata | - | 5.5% |
| Baidesik Rojgar Bachat Khata | 500 | 5.5% |
| Chamatkarik Bachat Khata | 1,000 | 5.5% |
| Chamatkarik Online Bachat Khata | - | 5.5% |
| Udhyamshil Bachat Khata | 500 | 5.5% |
| Super Chamatkarik Bachat Khata-Silver | 1,000 | 5.5% |
| Super Chamatkarik Bachat Khata-Gold | 25,000 | 5.5% |
| Super Chamatkarik Bachat Khata-Diamond | 100,000 | 5.5% |
| Super Chamatkarik Jestha Nagarik Bachat Khata-Silver | 1,000 | 5.5% |
| Super Chamatkarik Jestha Nagarik Bachat Khata-Gold | 25,000 | 5.5% |
| Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond | 100,000 | 5.5% |
| Super Chamatkarik Nari Bachat Khata-Silver | 1,000 | 5.5% |
| Super Chamatkarik Nari Bachat Khata-Gold | 25,000 | 5.5% |
| Super Chamatkarik Nari Bachat Khata-Diamond | 100,000 | 5.5% |
| Super Chamatkarik Talab Bachat Khata | - | 5.5% |
| Super Chamatkarik Babu Nani Bachat Khata | - | 5.5% |
| Super Chamatkarik Bidhyarthi Bachat Khata | - | 5.5% |
| Super Chamatkarik Swarojgar Bachat Khata | - | 5.5% |
| Super Chamatkarik Udhyamshil Bachat Khata | 500 | 5.5% |
| Super Chamatkarik Baideshik Rojgar Bachat Khata | 500 | 5.5% |
| New Super Chamatkarik Bachat Khata-Silver | 1,000 | 5.5% |
| New Super Chamatkarik Bachat Khata-Gold | 25,000 | 5.5% |
| New Super Chamatkarik Bachat Khata-Diamond | 50,000 | 5.5% |
| New Super Chamatkarik Nari Bachat Khata-Silver | 1,000 | 5.5% |
| New Super Chamatkarik Nari Bachat Khata-Gold | 25,000 | 5.5% |
| New Super Chamatkarik Nari Bachat Khata-Diamond | 50,000 | 5.5% |
| New Super Chamatkarik Jestha Nagarik Bachat Khata-Silver | 1,000 | 5.5% |
| New Super Chamatkarik Jestha Nagarik Bachat Khata-Gold | 25,000 | 5.5% |
| New Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond | 50,000 | 5.5% |
| New Super Chamatkarik Talab Bachat Khata | - | 5.5% |
| New Super Chamatkarik Babu Nani Bachat Khata | - | 5.5% |
| New Super Chamatkarik Bidhyarthi Bachat Khata | - | 5.5% |
| New Super Chamatkarik Baideshik Rojgar Bachat Khata | 500 | 5.5% |
| New Super Chamatkarik Swarojgar Bachat Khata | - | 5.5% |
| New Super Chamatkarik Sahaj Bachat Khata | - | 5.5% |

Note: Deposit

1. Interest Payment Frequency - Quarterly
2. In case of LCY Individual Fixed Deposit, additional Interest of 0.5% p.a. can be provided by branch manager.
3. Interest rate on Sweep In and Sweep Out facility for opening 3 months Term deposit shall be 8.25% p.a. and additional interest of 0.5% p.a. can be provided by branch manager.

Note: Lending

1. The above mentioned rates are applicable only for non-overdue and/or pass category loans as per NRB directives. In case of overdue loans and loans other than pass category as per NRB directives, 2% premium over and above aforementioned premium shall be applicable.
2. For Consortium Loans, interest rates shall be applicable as per consortium decision.
3. For Subsidy Based Deprived Sector lending interest rates shall be applicable as per NRB Directives.
4. नेपाल राष्ट्र बैंकको ई.प्रा. निर्देशन नं.१५/०७६ अनुसार बैंकहरुले आधार दर (base rate) मा आएको परिवर्तन अनुरूप कर्जाको ब्याजदर त्रैमासिक रुपमा समायोजन गर्नु पर्दछ। तदनुरूप, यस बैंकले चैत्र २०७६ को आधार दर (base rate) अनुसार बैशाख २०७७ मा कर्जाको व्याजदर समायोजन गर्ने तथा ऋणीहरुलाई राहत प्रदान गर्ने उद्देश्यले एक पटकका लागि २०७७ बैशाखको आधार दर (base rate) अनुरूप २०७७ जेष्ठ १ गतेदेखि लागू हुने गरी स्वदेशी मुद्रामा प्रदान गरिएको सम्पूर्ण कर्जाको ब्याजदर घटाइनेछ। तत्पश्चात् प्रत्येक त्रैमासको समाप्ति पछि यथावतरुपमा आधार दर (base rate) मा आएको परिवर्तन अनुरूप व्याजदर समायोजन गरिने व्योहरा समेत जानकारी गराउँदछौ।

Base Rate: (Falgun 2076) 9.58%

| LCY Fixed Deposit (Upto 1 Year) | Minimum Balance (NPR) | Interest Rate (% p.a) | | |
|---|-----------------------|-----------------------|---------|------------|
| | | Institutional | | Individual |
| | | Fresh | Renewal | |
| New Super Chamatkarik Fixed Deposit-Silver | 100,000 | 7% | 7.1% | 8.25% |
| New Super Chamatkarik Fixed Deposit-Gold | 1,000,000 | 7% | 7.1% | 8.25% |
| New Super Chamatkarik Fixed Deposit-Diamond | 2,500,000 | 7% | 7.1% | 8.25% |

| LCY Recurring Deposits | Minimum Balance (NPR) | Interest Rate (% p.a.) |
|--|-----------------------|------------------------|
| New Super Chamatkarik Masik Nicchep Khata (Individual) | 500 | 8.25% |

| LCY Fixed Deposit | Minimum Balance (NPR) | Interest Rate (% p.a) | | |
|----------------------|-----------------------|-----------------------|---------|------------|
| | | Institutional | | Individual |
| | | Fresh | Renewal | |
| 3 months to 10 years | - | 7% | 7.1% | 8.25% |

| LCY Deposits - Other | Minimum Balance (NPR) | Rate (% p.a.) |
|---|---------------------------------------|---------------|
| NIC ASIA Sikshya Kosh & Sikshya Kosh Plus Account | 100 | Up to 5% |
| Call Deposit | Negotiable (Subject to NRB Directive) | |

| FCY Deposits | Minimum Balance | Rate (% p.a.) |
|-----------------------------|-----------------|---------------|
| Sulav Bachat Khata | USD 25 | 2.6% |
| USD Savings Account | USD 25 | 2.6% |
| USD Super Saving Account | USD 100 | 2.6% |
| USD Premium Savings Account | NIL | 2.6% |
| FCY Fixed Account | NIL | Negotiable |

| FCY Fixed Deposit for NRN (Minimum 2 Years) | Minimum Balance (NPR) | Rate (% p.a.) |
|---|--------------------------|---------------|
| FCY Fixed Deposit Account (USD) | USD 10,000 or Equivalent | 5% |
| FCY Fixed Deposit Account (EURO) | | 2.5% |
| FCY Fixed Deposit Account (GBP) | | 3% |
| FCY Fixed Deposit Account (AUD) | | 2.5% |

B. Lending Rates

| Retail | Premium over Base Rate (% p.a.) * |
|--|--|
| Auto Loan | Up to 5% |
| Loan Against Mortgage Property | |
| a. NIC ASIA Home Loan OD | Up to 5% |
| b. NIC ASIA Home Equity Loan | Up to 5% |
| c. NIC ASIA Residential Home Loan | Up to 5% |
| d. NIC ASIA Easy Home Equity Loan | Up to 5% |
| Gold Loan | Up to 5% |
| Loan Against Share | Up to 5% |
| Personal Loan | Up to 5% |
| Education Loan | Up to 5% |
| Foreign Employment Loan | Up to 5% |
| Loyalty Financing Facility | Up to 5% |
| Others | Premium over Base Rate (% p.a.) * |
| Export Credit | Up to 5% |
| Loan against Own FDR | Up to 5% |
| Loan against Other Bank's Fixed Deposit Receipt | Up to 5% |
| Loan against 1st class Bank guarantee | Up to 5% |
| Loan against Government Securities (Max draw down 80%) | Up to 5% |
| Equipment Financing | Up to 5% |
| FCY Loan | As per NRB Directive |
| SME | Premium over Base Rate (% p.a.) * |
| Fast Track Business Loan | Up to 5% |
| Priority Business Loan | Up to 5% |
| Premium Business Loan | Up to 5% |
| Employers Overdraft Loan | Up to 5% |
| Commercial Agricultural and Livestock Loan | Up to 2% (Guided as per NRB Regulations) |
| Corporate | Premium over Base Rate (% p.a.) * |
| Import Credit /T.R. Loan | Up to 5% |
| Overdraft/Cash Credit/Working Capital Loans | Up to 5% |
| Term Loan | Up to 5% |
| Other Short Term Working Capital Loans | Up to 5% |
| Deprived Sector Lending | Premium over Base Rate (% p.a.) * |
| Deprived Sector Lending | Up to 5% |