

## **NIC ASIA Bank Limited**

Interest Rates

Effective from 1<sup>st</sup> Jestha 2078, (15<sup>th</sup> May, 2021)

Sweep in & Sweep out Deposit

## te on Deposits

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	A. Int	terest ra
	Minimum	Interest
Savings Deposits	Balance	Rate
	(NPR)	(% p.a)
Youth Savings Account	100	1.52%
Sulav Bachat Khata	500	1.52%
Life Savings Account Happy Savings Account	10,000	1.52% 1.52%
Shareholder Savings Account	1,000	1.52%
Share Shuvidha Bachat Khata	500	1.52%
Special Savings Account	5,000	1.52%
Super Special Savings Account	10,000	1.52%
Premium Savings Account	25,000	1.52%
Samrakchyak Bachat Khata	-	1.52%
Krishak Samriddha Bachat Khata	-	1.52%
Samajik Surakshya Bachat Khata	-	1.52%
Social Security Relief Account	-	1.52%
EPS Korea Bachat Khata	-	1.52%
Online Bachat Khata	-	1.52%
Samunnati Bachat Khata	-	1.52%
Samunnati Plus Bachat Khata	1,000	1.52%
Premium Sammunati Bachat Khata	1,000	1.52%
Karmashil Bachat Khata	-	1.52%
Little Star Savings Account	500	1.52%
Nari Shakti Bachat Khata	-	1.52%
Remit Savings Account	100	1.52%
Senior Privileged Saving Account	-	1.52%
Super Payroll Account	-	1.52%
Swabalambi Nari Bachat Khata	-	1.52%
New Premium Sammunati Bachat Khata	1,000	1.52%
Chamatkarik Bachat Khata-Silver	1,000	1.52%
Chamatkarik Bachat Khata-Gold	25,000	1.52%
Chamatkarik Bachat Khata-Diamond	100,000	1.52%
Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	1.52%
Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	1.52%
Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	1.52%
Chamatkarik Nari Bachat Khata-Silver	1,000	1.52%
Chamatkarik Nari Bachat Khata-Gold	25,000	1.52%
Chamatkarik Nari Bachat Khata-Diamond	100,000	1.52%
Chamatkarik Talab Bachat Khata	-	1.52%
Chamatkarik Babu Nani Bachat Khata Chamatkarik Bidhyarthi Bachat Khata	-	1.52% 1.52%
Chamatkarik Udhyamshil Bachat Khata	500	1.52%
Chamatkarik Baideshik Rojgar Bachat Khata	500	1.52%
Samriddha Nepal Sukhi Nepali Bachat Khata	100	1.52%
Chamatkarik Swarojgar Bachat Khata	100	1.52%
Babu Nani Bachat Khata	_	1.52%
Baidesik Rojgar Bachat Khata	500	1.52%
Chamatkarik Bachat Khata	1,000	1.52%
Chamatkarik Online Bachat Khata	-,,,,,	1.52%
Udhyamshil Bachat Khata	500	1.52%
Super Chamatkarik Bachat Khata-Silver	1,000	1.52%
Super Chamatkarik Bachat Khata-Gold	25,000	1.52%
Super Chamatkarik Bachat Khata-Diamond	100,000	1.52%
Super Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	1.52%
Super Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	1.52%
Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	1.52%
Super Chamatkarik Nari Bachat Khata-Silver	1,000	1.52%
Super Chamatkarik Nari Bachat Khata-Gold	25,000	1.52%
Super Chamatkarik Bachat Khata-Diamond	100,000	1.52%
Super Chamatkarik Talab Bachat Khata	-	1.52%
Super Chamatkarik Babu Nani Bachat Khata	-	1.52%
Super Chamatkarik Bidhyarthi Bachat Khata	-	1.52%
Super Chamatkarik Swarojgar Bachat Khata	-	1.52%
Super Chamatkarik Udhyamshil Bachat Khata	500	1.52%
Super Chamatkarik Baideshik Rojgar Bachat Khata	500	1.52%
New Super Chamatkarik Bachat Khata-Silver	1,000	1.52%
New Super Chamatkarik Bachat Khata-Gold	25,000	1.52%
New Super Chamatkarik Bachat Khata-Diamond	50,000	1.52%
New Super Chamatkarik Nari Bachat Khata-Silver	1,000	1.52%
New Super Chamatkarik Nari Bachat Khata-Gold	25,000	1.52%
New Super Chamatkarik Nari Bachat Khata-Diamond	50,000	1.52%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Silve		1.52%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Gold		1.52%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Diamon		1.52%
New Super Chamatkarik Talab Bachat Khata	-	1.52%
New Super Chamatkarik Babu Nani Bachat Khata	-	1.52%
New Super Chamatkarik Bidhyarthi Bachat Khata		1.52%
New Super Chamatkarik Baideshik Rojgar Bachat Khata	500	1.52%
New Super Chamatkarik Swarojgar Bachat Khata	-	1.52%
New Super Chamatkarik Sahaj Bachat Khata	-	1.52%
New Premium Super Chamatkarik Bachat Khata- Silver	1,000	1.52%
New Premium Super Chamatkarik Bachat Khata- Gold	25,000	1.52%
New Premium Super Chamatkarik Bachat Khata- Diamond	50,000	1.52%
New Premium Super Chamatkarik Jestha Nagarik Bachat Kl		1.52%

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New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Diamond	50,000	1.52%
New Premium Super Chamatkarik Nari Bachat Khata-Silver	1,000	1.52%
New Premium Super Chamatkarik Nari Bachat Khata-Gold	25,000	1.52%
New Premium Super Chamatkarik Nari Bachat Khata-Diamond	50,000	1.52%
New Premium Super Chamatkarik Talab Bachat Khata- Prime	-	1.52%
New Premium Super Chamatkarik Talab Bachat Khata- Normal	-	1.52%
New Premium Super Chamatkarik Sahaj Bachat Khata	-	1.52%
New Premium Super Chamatkarik Babu Nani Bachat Khata	-	1.52%
New Premium Super Chamatkarik Bidhyarthi Bachat Khata	-	1.52%
New Premium Super Chamatkarik Baideshik Rojgar Bachat Khata	500	1.52%
New Premium Super Chamatkarik Swarojgar Bachat Khata	-	1.52%

LCY Masik Nichhep Khata - Individual	Minimum Balance (NPR)	Rate (% p.a.)
New Premium Super Chamatkarik Masik Nichhep Khata-Normal	500	6.52%
New Premium Super Chamatkarik Masik Nichhep Khata-Customized	-	6.52%
Sweep In & Sweep Out Deposit	Interest Ra	· · ·
oweep in a oweep out pepcen	Inctitutional	Individual

	LCY Fixed Deposit		Interest Rate (% p.a)			
]			Institutional			
-		Fresh	Renewal	Individual		
-	3 months and above	6.52%	6.52%	6.52%		
П						

FCY Deposits	Minimum Balance	Rate (% p.a.)
Sulav Bachat Khata	USD 25	1.50%
USD Savings Account	USD 25	1.50%
USD Super Saving Account	USD 100	1.50%
USD Premium Savings Account	NIL	1.50%

FCY Fixed Deposit		Minimum Balance	Rate (% p.a.)
FCY Fixed Deposit Account (individual)		NIL	2.00%
FCY Fixed Deposit Account (institutional)		NIL	Negotiable
FCY Fixed Deposit for	Tenure	Minimum	Rate (% p.a.)

FCY Fixed Deposit for Non Resident Nepalese (NRN)	Tenure	Minimum Balance	Rate (% p.a.)
USD Fixed Deposit Account			3.00%
EURO Fixed Deposit Account	Minimum 2	USD 10,000 or	2.00%
GBP Fixed Deposit Account	Years	Equivalent	2.00%
AUD Fixed Deposit Account			2.00%

## B. Interest rate on Loans and Advances

Deteil	Interest Rate			
Retail	Floating Rate (% p.a.) Fixed Rate (%			
Auto Loan Upto 10 Years	Base Rate + Up to 6%	12.77%		
Loan Against Mortgage Property				
a. NIC ASIA Home Loan OD	Base Rate + Up to 6%	-		
b. NIC ASIA Home Equity Loan				
Upto 15 Years	Dana Data : Un to 69/	12.77%		
Above 15 Years	Base Rate + Up to 6%	-		
c. NIC ASIA Residential Home Loan				
Upto 15 Years	Dago Data : Un to 69/	12.77%		
Above 15 Years	Base Rate + Up to 6%	-		
d. NIC ASIA Easy Home Equity Loan				
Upto 15 Years	Paga Pata I Unito 69/	12.77%		
Above 15 Years	Base Rate + Up to 6%	-		
Education Loan (up to 15 Years)	Base Rate + Up to 6%	12.77%		
Personal Loan (Up to 5 Years)	Base Rate + Up to 6%	12.77%		
Foreign Employment Loan (Up to 5 Years)	Base Rate + Up to 6%	12.77%		
Gold Loan	Base Rate + Up to 6%			
Loan Against Share	Base Rate + Up to 6%			
Loyalty Financing Facility	Base Rate + Un to 6%			

Loan Against Share   Base Rate + Up to 6%	1	Gold Loan	Base Rate + Up to 6%		
Export Credit   Base Rate + Up to 6%	$\ $				
Export Credit Loan against Own FDR Loan against Own FDR Loan against Other Bank's Fixed Deposit Receipt Base Rate + Up to 6% Loan against 1st class Bank guarantee Base Rate + Up to 6% Loan against Government Securities (Maximum draw down 80%) Equipment Financing Base Rate + Up to 6%  FCY Loan FCY Loan Floating Rate (% p.a.) FCY Loan As per NRB Directive  SME Floating Rate + Up to 6%  Floating Rate + Up to 6%  Priority Business Loan Base Rate + Up to 6%  Premium Business Loan Base Rate + Up to 6%  Employers Overdraft Loan Base Rate + Up to 6%  Commercial Agricultural and Livestock Loan Base Rate + Up to 6%  Corporate Floating Rate (% p.a.)  Base Rate + Up to 6%  Corporate Floating Rate (% p.a.)  Base Rate + Up to 6%  Corporate Floating Rate (% p.a.)  Base Rate + Up to 6%  Corporate Floating Rate (% p.a.)  Import Credit /T.R. Loan Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans Base Rate + Up to 6%  Other Short Term Working Capital Loans Base Rate + Up to 6%  Floating Rate (% p.a.)  Floating Rate (% p.a.)  Firm Loan Base Rate + Up to 6%  Floating Rate (% p.a.)	H	Loyalty Financing Facility	Base Rate + Up to 6%		
Export Credit Loan against Own FDR Loan against Own FDR Loan against Other Bank's Fixed Deposit Receipt Base Rate + Up to 6% Loan against 1st class Bank guarantee Base Rate + Up to 6% Loan against Government Securities (Maximum draw down 80%) Equipment Financing Base Rate + Up to 6%  FCY Loan FCY Loan Floating Rate (% p.a.) FCY Loan As per NRB Directive  SME Floating Rate + Up to 6%  Floating Rate + Up to 6%  Priority Business Loan Base Rate + Up to 6%  Premium Business Loan Base Rate + Up to 6%  Employers Overdraft Loan Base Rate + Up to 6%  Commercial Agricultural and Livestock Loan Base Rate + Up to 6%  Corporate Floating Rate (% p.a.)  Base Rate + Up to 6%  Corporate Floating Rate (% p.a.)  Base Rate + Up to 6%  Corporate Floating Rate (% p.a.)  Base Rate + Up to 6%  Corporate Floating Rate (% p.a.)  Import Credit /T.R. Loan Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans Base Rate + Up to 6%  Other Short Term Working Capital Loans Base Rate + Up to 6%  Floating Rate (% p.a.)  Floating Rate (% p.a.)  Firm Loan Base Rate + Up to 6%  Floating Rate (% p.a.)	١,				
Loan against Own FDR Loan against Other Bank's Fixed Deposit Receipt Base Rate + Up to 6% Loan against 1st class Bank guarantee Base Rate + Up to 6% Loan against Government Securities (Maximum draw down 80%) Equipment Financing Base Rate + Up to 6% FCY Loan FCY Loan FCY Loan Floating Rate (% p.a.) Fast Track Business Loan Priority Business Loan Base Rate + Up to 6% Premium Business Loan Base Rate + Up to 6% Fommercial Agricultural and Livestock Loan  Commercial Agricultural and Livestock Loan Base Rate + Up to 6% Commercial Agricultural and Livestock Loan Base Rate + Up to 6% Deprived Sector Lending Floating Rate (% p.a.)		Others		Floating Rate (% p.a.)	
Loan against Other Bank's Fixed Deposit Receipt Loan against 1st class Bank guarantee Loan against Government Securities (Maximum draw down 80%) Equipment Financing Base Rate + Up to 6%  FCY Loan FCY Loan FCY Loan Fast Track Business Loan Priority Business Loan Premium Business Loan Base Rate + Up to 6% Premium Business Loan Employers Overdraft Loan Commercial Agricultural and Livestock Loan Base Rate + Up to 6%  Corporate Import Credit /T.R. Loan Deprived Sector Lending Other Short Term Working Capital Loans Base Rate + Up to 6% Deprived Sector Lending Base Rate + Up to 6%		<u> </u>		Base Rate + Up to 6%	
Loan against 1st class Bank guarantee Loan against Government Securities (Maximum draw down 80%)  Equipment Financing  Base Rate + Up to 6%  FCY Loan  FCY Loan  FCY Loan  SME  Floating Rate (% p.a.)  Fast Track Business Loan  Priority Business Loan  Premium Business Loan  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 6%  Corporate  Floating Rate (% p.a.)  Base Rate + Up to 6%  Floating Rate (% p.a.)  Base Rate + Up to 6%  Corporate  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans  Base Rate + Up to 6%  Other Short Term Working Capital Loans  Base Rate + Up to 6%  Deprived Sector Lending  Floating Rate (% p.a.)		Loan against Own FDR		Base Rate + Up to 6%	
Loan against Government Securities (Maximum draw down 80%)  Equipment Financing  Base Rate + Up to 6%  FCY Loan  FCY Loan  FCY Loan  SME  Floating Rate (% p.a.)  Fast Track Business Loan  Priority Business Loan  Premium Business Loan  Base Rate + Up to 6%  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate  Floating Rate (% p.a.)  Base Rate + Up to 6%  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Base Rate + Up to 6%  Other Short Term Working Capital Loans  Base Rate + Up to 6%  Floating Rate (% p.a.)		Loan against Other Bank's Fixed Deposit Receipt		Base Rate + Up to 6%	
(Maximum draw down 80%)  Equipment Financing  Base Rate + Up to 6%  FCY Loan  FCY Loan  SME  Floating Rate (% p.a.)  Fast Track Business Loan  Priority Business Loan  Premium Business Loan  Base Rate + Up to 6%  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 6%  Employers Overdraft Loan  Corporate  Floating Rate (% p.a.)  Base Rate + Up to 6%  Deprived Sector Lending  Base Rate + Up to 6%  Floating Rate (% p.a.)  Base Rate + Up to 6%  Floating Rate (% p.a.)		Loan against 1st class Bank guarantee		Base Rate + Up to 6%	
Equipment Financing  FCY Loan  FCY Loan  SME  Floating Rate (% p.a.)  Fast Track Business Loan  Priority Business Loan  Base Rate + Up to 6%  Fremium Business Loan  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 6%  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate  Floating Rate (% p.a.)  Base Rate + Up to 6%  Corporate  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Base Rate + Up to 6%  Other Short Term Working Capital Loans  Base Rate + Up to 6%  Deprived Sector Lending  Floating Rate (% p.a.)	1			Base Rate + Up to 6%	
FCY Loan  FCY Loan  SME  Floating Rate (% p.a.)  Fast Track Business Loan  Priority Business Loan  Base Rate + Up to 6%  Premium Business Loan  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate  Floating Rate (% p.a.)  Base Rate + Up to 6%  Deprived Sector Lending  Floating Rate (% p.a.)  Floating Rate (% p.a.)  Floating Rate + Up to 6%  Floating Rate (% p.a.)	1	(Maximum draw down 80%)			
FCY Loan  SME  Floating Rate (% p.a.)  Fast Track Business Loan  Priority Business Loan  Base Rate + Up to 6%  Premium Business Loan  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Other Short Term Working Capital Loans  Base Rate + Up to 6%  Deprived Sector Lending  Floating Rate (% p.a.)  Floating Rate (% p.a.)	$\ $	Equipment Financing		Base Rate + Up to 6%	
Floating Rate (% p.a.)  Fast Track Business Loan  Priority Business Loan  Base Rate + Up to 6%  Premium Business Loan  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Other Short Term Working Capital Loans  Base Rate + Up to 6%  Deprived Sector Lending  Floating Rate (% p.a.)  Floating Rate (% p.a.)  Floating Rate (% p.a.)	$\ $	FCY Loan		Floating Rate (% p.a.)	
Fast Track Business Loan  Priority Business Loan  Base Rate + Up to 6%  Premium Business Loan  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 6%  Base Rate + Up to 6%  Base Rate + Up to 6%  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Other Short Term Working Capital Loans  Base Rate + Up to 6%  Deprived Sector Lending  Base Rate + Up to 6%  Floating Rate (% p.a.)	$\ $	FCY Loan		<u>'</u>	
Priority Business Loan  Premium Business Loan  Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 6%  Employers Overdraft Loan  Base Rate + Up to 6%  Commercial Agricultural and Livestock Loan  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Base Rate + Up to 6%  Other Short Term Working Capital Loans  Base Rate + Up to 6%  Deprived Sector Lending  Floating Rate (% p.a.)	$\ $	SME		Floating Rate (% p.a.)	
Premium Business Loan Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 6%  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate Floating Rate (% p.a.)  Import Credit /T.R. Loan Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans Term Loan Base Rate + Up to 6%  Other Short Term Working Capital Loans Base Rate + Up to 6%  Deprived Sector Lending  Base Rate + Up to 6%  Floating Rate (% p.a.)	$\ $	Fast Track Business Loan		Base Rate + Up to 6%	
Employers Overdraft Loan  Commercial Agricultural and Livestock Loan  Base Rate + Up to 6%  Corporate  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Other Short Term Working Capital Loans  Deprived Sector Lending  Base Rate + Up to 6%  Floating Rate (% p.a.)  Base Rate + Up to 6%  Base Rate + Up to 6%  Floating Rate (% p.a.)		Priority Business Loan		Base Rate + Up to 6%	
Commercial Agricultural and Livestock Loan  Base Rate + Up to 2.00% (Guided as per NRB Regulations)  Corporate  Floating Rate (% p.a.)  Import Credit /T.R. Loan  Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Other Short Term Working Capital Loans  Base Rate + Up to 6%  Deprived Sector Lending  Base Rate + Up to 6%  Floating Rate (% p.a.)		Premium Business Loan		Base Rate + Up to 6%	
per NRB Regulations)  Corporate Floating Rate (% p.a.)  Import Credit /T.R. Loan Base Rate + Up to 6%  Overdraft/Cash Credit/Working Capital Loans Base Rate + Up to 6%  Term Loan Base Rate + Up to 6%  Other Short Term Working Capital Loans Base Rate + Up to 6%  Deprived Sector Lending Floating Rate (% p.a.)		Employers Overdraft Loan		Base Rate + Up to 6%	
Corporate    Floating Rate (% p.a.)		Commercial Agricultural and Livestock Loan		Base Rate + Up to 2.00% (Guided as	
Import Credit /T.R. Loan  Overdraft/Cash Credit/Working Capital Loans  Term Loan  Other Short Term Working Capital Loans  Deprived Sector Lending  Base Rate + Up to 6%  Floating Rate (% p.a.)				per NRB Regulations)	
Overdraft/Cash Credit/Working Capital Loans  Term Loan  Other Short Term Working Capital Loans  Deprived Sector Lending  Base Rate + Up to 6%  Floating Rate (% p.a.)	Corporate		Floating Rate (% p.a.)		
Term Loan  Other Short Term Working Capital Loans  Deprived Sector Lending  Base Rate + Up to 6%  Base Rate + Up to 6%  Floating Rate (% p.a.)		Import Credit /T.R. Loan		Base Rate + Up to 6%	
Other Short Term Working Capital Loans  Base Rate + Up to 6%  Deprived Sector Lending  Floating Rate (% p.a.)		Overdraft/Cash Credit/Working Capital Loans		Base Rate + Up to 6%	
Deprived Sector Lending Floating Rate (% p.a.)		10000		Base Rate + Up to 6%	
				Base Rate + Up to 6%	
Deprived Sector Lending Base Rate + Up to 6%		Deprived Sector Lending		Floating Rate (% p.a.)	
		Deprived Sector Lending		Base Rate + Up to 6%	

Notes: Deposit: 1. Interest Payment Frequency - Quarterly.

New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Gold

Lending:
1. For Consortium Loans, interest rate shall be as per consortium decision.
2. For Subsidy Based Deprived Sector lending, interest rates as per NRB Directives shall apply.

Base Rate (Chaitra 2077): 6.77% Interest Spread (Chaitra 2077): 4.38%

1.52%













25,000

