

NIC ASIA Bank Limited

Interest Rates

rch, 2021)

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	A. Int	erest ra	te on Deposits	
	Minimum	Interest	New Premium Super Chamatkarik N	Nari Bachat
Savings Deposits	Balance	Rate	New Premium Super Chamatkarik N	Nari Bachat
	(NPR)	(% p.a)	New Premium Super Chamatkarik T	alab Bacha
Youth Savings Account	100	2.10%	New Premium Super Chamatkarik T	alab Bacha
Sulav Bachat Khata	500	2.10%	New Premium Super Chamatkarik S	Sahaj Bach
Life Savings Account	10,000	2.10%	New Premium Super Chamatkarik E	Babu Nani E
Happy Savings Account	1,000	2.10%	New Premium Super Chamatkarik E	Bidhyarthi B
Shareholder Savings Account	100	2.10%	New Premium Super Chamatkarik E	Baideshik R
Share Shuvidha Bachat Khata	500	2.10%	New Premium Super Chamatkarik S	Swarojgar E
Special Savings Account	5,000	2.10%		
Super Special Savings Account	10,000	2.10%	LCY Masik Nichhep k	(hata - In
Premium Savings Account	25,000	2.10%	Eo i masik Meiniep i	viiata - iii
Samrakchyak Bachat Khata	-	2.10%	New Super Chamatkarik Masik Nicche	en Khata
Krishak Samriddha Bachat Khata	-	2.10%	New Premium Super Chamatkarik Ma	
Samajik Surakshya Bachat Khata	-	2.10%	New Premium Super Chamatkarik Ma	
Social Security Relief Account	-	2.10%		
EPS Korea Bachat Khata	-	2.10%		
Online Bachat Khata	-	2.10%	LCY Fixed De	eposit
Samunnati Bachat Khata	-	2.10%		
Samunnati Plus Bachat Khata	1,000	2.10%	3 months and above	
Premium Sammunati Bachat Khata	1,000	2.10%		
Karmashil Bachat Khata	-	2.10%	FCY Deposits	
Little Star Savings Account	500	2.10%	-	
Nari Shakti Bachat Khata	-	2.10%	Sulav Bachat Khata	
Remit Savings Account	100	2.10%	USD Savings Account	
Senior Privileged Saving Account	-	2.10%	USD Super Saving Account	
Super Payroll Account	-	2.10%	USD Premium Savings Account	
Swabalambi Nari Bachat Khata	-	2.10%	FOV Fired Box	:4
New Premium Sammunati Bachat Khata	1,000	2.10%	FCY Fixed Depo	osit
Chamatkarik Bachat Khata-Silver	1,000	2.10%	FCY Fixed Deposit Account	
Chamatkarik Bachat Khata-Gold	25,000	2.10%	·	
Chamatkarik Bachat Khata-Diamond	100,000	2.10%	FCY Fixed Deposit for NRN	Tei
Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	2.10%		
Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	2.10%	USD Fixed Deposit Account	
Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	2.10%	EURO Fixed Deposit Account GBP Fixed Deposit Account	Minimur
Chamatkarik Nari Bachat Khata-Silver	1,000	2.10%	AUD Fixed Deposit Account	
	,		TAOD FIXED DEPOSIL ACCOUNT	l

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te	on Deposits		
N	ew Premium Super Chamatkarik Nari Bachat Khata-Gold	25,000	3.50%
N	ew Premium Super Chamatkarik Nari Bachat Khata-Diamond	50,000	3.50%
Ne	ew Premium Super Chamatkarik Talab Bachat Khata- Prime	-	3.50%
N	ew Premium Super Chamatkarik Talab Bachat Khata- Normal	-	3.50%
N	ew Premium Super Chamatkarik Sahaj Bachat Khata	-	3.50%
N	ew Premium Super Chamatkarik Babu Nani Bachat Khata	-	3.50%
N	ew Premium Super Chamatkarik Bidhyarthi Bachat Khata	-	3.50%
N	ew Premium Super Chamatkarik Baideshik Rojgar Bachat Khata	500	3.50%
N	ew Premium Super Chamatkarik Swarojgar Bachat Khata	-	3.50%
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	LCY Masik Nichhep Khata - Individual	Minimum Balance (NPR)	Interest Rate (% p.a.)
_	New Super Chamatkarik Masik Nicchep Khata	500	7.10%
╛	New Premium Super Chamatkarik Masik Nichhep Khata-Normal	500	7.10%
	New Premium Super Chamatkarik Masik Nichhep Khata-Customized	-	7.10%
-			

Interest Rate (% p.a)			
Institutional		lo dividual	
Fresh	Renewal	Individual	
7.10%	7.10%	7.10%	
	Instit Fresh	Institutional Fresh Renewal	

4	FCY Deposits	Minimum Balance	Rate (% p.a.)
┪	Sulav Bachat Khata	USD 25	0.50%
┪	USD Savings Account	USD 25	0.50%
┨	USD Super Saving Account	USD 100	0.50%
┪	USD Premium Savings Account	NIL	0.50%
1	FOVE and Dance!	Minimum	D-1- (0)

Rate (% p.a.)

Negotiable

FCY Fixed Deposit for NRN	Tenure	Minimum Balance	Rate (% p.a.)
USD Fixed Deposit Account	Minimum 2 Years	USD 10,000 or	1.00%
EURO Fixed Deposit Account			1.00%
GBP Fixed Deposit Account		Equivalent	1.00%
AUD Fixed Deposit Account			1.00%

Balance

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B. Interest rate on Loans and Advances				
Retail		Interest Rate		
Auto Loan	Floating Rate	(% p.a.)	Fixed Rate (% p.a.)	
Upto 5 Years	Base Rate + l		13.00%	
Upto 7 Years	Base Rate + l	•	13.50%	
Upto 10 Years	Base Rate + l	•	14.00%	
Loan Against Mortgage Property	Bassitato	3p to 1 70	11.0070	
a. NIC ASIA Home Loan OD	Base Rate + l	In to 7%		
b. NIC ASIA Home Equity Loan	Base Hate - C	5p to 770		
Upto 5 Years			14.00%	
Upto 10 Years	Base Rate + l	In to 7%	14.50%	
Upto 15 Years	Dase Nate 1	DP 10 7 70	15.00%	
c. NIC ASIA Residential Home Loan			13.00 /0	
Upto 5 Years			13.00%	
Upto 10 Years	Page Pote / I	In to 70/	13.50%	
Upto 15 Years	Base Rate + l	Jρ ιο <i>1 7</i> 6	14.00%	
•			14.00%	
d. NIC ASIA Easy Home Equity Loan			14.000/	
Upto 5 Years	D D	1 1 70/	14.00%	
Upto 10 Years	Base Rate + l	Jp to 7%	14.50%	
Upto 15 Years			15.00%	
Education Loan			10.000	
Upto 5 Years			13.00%	
Upto 10 Years	Base Rate + l	Jp to 7%	13.50%	
Upto 15 Years			14.00%	
Personal Loan (Up to 5 Years)	Base Rate + l		15.00%	
Foreign Employment Loan (Up to 5 Years)	Base Rate + l		15.00%	
Gold Loan			e Rate + Up to 7%	
Loan Against Share		Base Rate + Up to 7%		
Loyalty Financing Facility			e Rate + Up to 7%	
Others		Floating Rate (% p.a.)		
Export Credit		Base Rate + Up to 7%		
Loan against Own FDR		Base Rate + Up to 7%		
Loan against Other Bank's Fixed Deposit Rec	eipt	Base Rate + Up to 7%		
	Loan against 1st class Bank guarantee		Base Rate + Up to 7%	
	Loan against Government Securities		Base Rate + Up to 7%	
(Maximum draw down 80%)				
Equipment Financing			e Rate + Up to 7%	
FCY Loan		Floating Rate (% p.a.)		
FCY Loan		As per NRB Directive		
SME		Floating Rate (% p.a.)		
Fast Track Business Loan		Base Rate + Up to 7%		
Priority Business Loan		Base Rate + Up to 7%		
Premium Business Loan		Base Rate + Up to 7%		
Employers Overdraft Loan		Base Rate + Up to 7%		
Commercial Agricultural and Livestock Loan			+ Up to 2.00% (Guided as NRB Regulations)	
Corporate			ng Rate (% p.a.)	
Import Credit /T.R. Loan			e Rate + Up to 7%	
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New Premium Super Chamatkarik Nari Bachat Khata-Silver Notes: Deposits: 1. Interest Payment Frequency - Quarterly.

Interest rate on Sweep In and Sweep out facility for opening 3 Months Term Deposit shall be 7.10% p.a.

Lendings: 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, 2.00% premium over and above aforementioned premium shall be applicable.
 For Consortium Loans, interest rate shall be as per consortium decision.
 For Subsidy Based Deprived Sector lending, interest rates as per NRB Directives shall apply.

Deprived Sector Lending

Term Loan

Overdraft/Cash Credit/Working Capital Loans

Deprived Sector Lending

Other Short Term Working Capital Loans

Base Rate (Magh 2077): 6.69% Interest Spread (Magh 2077): 4.4%





Chamatkarik Nari Bachat Khata-Gold

Chamatkarik Babu Nani Bachat Khata

Chamatkarik Bidhyarthi Bachat Khata Chamatkarik Udhyamshil Bachat Khata

Chamatkarik Swarojgar Bachat Khata

Babu Nani Bachat Khata

Baidesik Rojgar Bachat Khata

Chamatkarik Online Bachat Khata

Super Chamatkarik Bachat Khata-Silver

Super Chamatkarik Bachat Khata-Gold

Super Chamatkarik Bachat Khata-Diamond

Super Chamatkarik Nari Bachat Khata-Silver

Super Chamatkarik Nari Bachat Khata-Gold

Super Chamatkarik Bachat Khata-Diamond

Super Chamatkarik Babu Nani Bachat Khata

Super Chamatkarik Bidhyarthi Bachat Khata

Super Chamatkarik Swarojgar Bachat Khata

Super Chamatkarik Udhyamshil Bachat Khata Super Chamatkarik Baideshik Rojgar Bachat Khata

New Super Chamatkarik Bachat Khata-Silver

New Super Chamatkarik Bachat Khata-Gold

New Super Chamatkarik Bachat Khata-Diamond

New Super Chamatkarik Nari Bachat Khata-Silver

New Super Chamatkarik Nari Bachat Khata-Gold

New Super Chamatkarik Talab Bachat Khata

New Super Chamatkarik Babu Nani Bachat Khata

New Super Chamatkarik Bidhyarthi Bachat Khata

New Super Chamatkarik Swarojgar Bachat Khata

New Super Chamatkarik Sahaj Bachat Khata

New Super Chamatkarik Baideshik Rojgar Bachat Khata

New Premium Super Chamatkarik Bachat Khata- Silver

New Premium Super Chamatkarik Bachat Khata- Gold

New Premium Super Chamatkarik Bachat Khata- Diamond

New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Silver

New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Gold

New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Diamond

New Super Chamatkarik Nari Bachat Khata-Diamond

New Super Chamatkarik Jestha Nagarik Bachat Khata-Silver

New Super Chamatkarik Jestha Nagarik Bachat Khata-Gold

New Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond

Super Chamatkarik Talab Bachat Khata

Super Chamatkarik Jestha Nagarik Bachat Khata-Silver

Super Chamatkarik Jestha Nagarik Bachat Khata-Gold

Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond

Chamatkarik Bachat Khata

Udhyamshil Bachat Khata

Chamatkarik Baideshik Rojgar Bachat Khata

Samriddha Nepal Sukhi Nepali Bachat Khata

Chamatkarik Talab Bachat Khata

Chamatkarik Nari Bachat Khata-Diamond









Base Rate + Up to 7%

Base Rate + Up to 7%

Base Rate + Up to 7%

Floating Rate (% p.a.)

Base Rate + Up to 7%