

A. Interest rate on Deposits

Savings Deposits	Minimum Balance (NPR)	Interest Rate (% p.a.)
Youth Savings Account	100	1.5%
Sulav Bachat Khata	500	1.5%
Life Savings Account	10,000	1.5%
Happy Savings Account	1,000	1.5%
Shareholder Savings Account	100	1.5%
Share Shuvidha Bachat Khata	500	1.5%
Special Savings Account	5,000	1.5%
Super Special Savings Account	10,000	1.5%
Premium Savings Account	25,000	1.5%
Samrakchyak Bachat Khata	-	1.5%
Krishak Samriddha Bachat Khata	-	1.5%
Samajik Surakshya Bachat Khata	-	1.5%
Social Security Relief Account	-	1.5%
EPS Korea Bachat Khata	-	1.5%
Online Bachat Khata	-	1.5%
Samunnati Bachat Khata	-	1.5%
Samunnati Plus Bachat Khata	1,000	1.5%
Premium Sammunati Bachat Khata	1,000	1.5%
Karmashil Bachat Khata	-	1.5%
Little Star Savings Account	500	1.5%
Nari Shakti Bachat Khata	-	1.5%
Remit Savings Account	100	1.5%
Senior Privileged Saving Account	-	1.5%
Super Payroll Account	-	1.5%
Swabalambi Nari Bachat Khata	-	1.5%
New Premium Sammunati Bachat Khata	1,000	1.5%
Chamatkarik Bachat Khata-Silver	1,000	1.5%
Chamatkarik Bachat Khata-Gold	25,000	1.5%
Chamatkarik Bachat Khata-Diamond	100,000	1.5%
Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	1.5%
Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	1.5%
Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	1.5%
Chamatkarik Nari Bachat Khata-Silver	1,000	1.5%
Chamatkarik Nari Bachat Khata-Gold	25,000	1.5%
Chamatkarik Nari Bachat Khata-Diamond	100,000	1.5%
Chamatkarik Talab Bachat Khata	-	1.5%
Chamatkarik Babu Nani Bachat Khata	-	1.5%
Chamatkarik Bidhyarthi Bachat Khata	-	1.5%
Chamatkarik Udhyamshil Bachat Khata	500	1.5%
Chamatkarik Baideshik Rojgar Bachat Khata	500	1.5%
Samriddha Nepal Sukhi Nepali Bachat Khata	100	1.5%
Chamatkarik Swarojgar Bachat Khata	-	1.5%
Babu Nani Bachat Khata	-	1.5%
Baidesik Rojgar Bachat Khata	500	1.5%
Chamatkarik Bachat Khata	1,000	1.5%
Chamatkarik Online Bachat Khata	-	1.5%
Udhyamshil Bachat Khata	500	1.5%
Super Chamatkarik Bachat Khata-Silver	1,000	1.5%
Super Chamatkarik Bachat Khata-Gold	25,000	1.5%
Super Chamatkarik Bachat Khata-Diamond	100,000	1.5%
Super Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	1.5%
Super Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	1.5%
Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	1.5%
Super Chamatkarik Nari Bachat Khata-Silver	1,000	1.5%
Super Chamatkarik Nari Bachat Khata-Gold	25,000	1.5%
Super Chamatkarik Bachat Khata-Diamond	100,000	1.5%
Super Chamatkarik Talab Bachat Khata	-	1.5%
Super Chamatkarik Babu Nani Bachat Khata	-	1.5%
Super Chamatkarik Bidhyarthi Bachat Khata	-	1.5%
Super Chamatkarik Swarojgar Bachat Khata	-	1.5%
Super Chamatkarik Udhyamshil Bachat Khata	500	1.5%
Super Chamatkarik Baideshik Rojgar Bachat Khata	500	1.5%
New Super Chamatkarik Bachat Khata-Silver	1,000	1.5%
New Super Chamatkarik Bachat Khata-Gold	25,000	1.5%
New Super Chamatkarik Bachat Khata-Diamond	50,000	1.5%
New Super Chamatkarik Nari Bachat Khata-Silver	1,000	1.5%
New Super Chamatkarik Nari Bachat Khata-Gold	25,000	1.5%
New Super Chamatkarik Nari Bachat Khata-Diamond	50,000	1.5%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	1.5%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	1.5%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond	50,000	1.5%
New Super Chamatkarik Talab Bachat Khata	-	1.5%
New Super Chamatkarik Babu Nani Bachat Khata	-	1.5%
New Super Chamatkarik Bidhyarthi Bachat Khata	-	1.5%
New Super Chamatkarik Baideshik Rojgar Bachat Khata	500	1.5%
New Super Chamatkarik Swarojgar Bachat Khata	-	1.5%
New Super Chamatkarik Sahaj Bachat Khata	-	1.5%
New Premium Super Chamatkarik Bachat Khata- Silver	1,000	3.5%
New Premium Super Chamatkarik Bachat Khata- Gold	25,000	3.5%
New Premium Super Chamatkarik Bachat Khata- Diamond	50,000	3.5%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Silver	1,000	3.5%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Gold	25,000	3.5%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Diamond	50,000	3.5%
New Premium Super Chamatkarik Nari Bachat Khata-Silver	1,000	3.5%

New Premium Super Chamatkarik Nari Bachat Khata-Gold	25,000	3.5%
New Premium Super Chamatkarik Nari Bachat Khata-Diamond	50,000	3.5%
New Premium Super Chamatkarik Talab Bachat Khata- Prime	-	3.5%
New Premium Super Chamatkarik Talab Bachat Khata- Normal	-	3.5%
New Premium Super Chamatkarik Sahaj Bachat Khata	-	3.5%
New Premium Super Chamatkarik Babu Nani Bachat Khata	-	3.5%
New Premium Super Chamatkarik Bidhyarthi Bachat Khata	-	3.5%
New Premium Super Chamatkarik Baideshik Rojgar Bachat Khata	500	3.5%
New Premium Super Chamatkarik Swarojgar Bachat Khata	-	3.5%

LCY Masik Nichhep Khata - Individual	Minimum Balance (NPR)	Interest Rate (% p.a.)
New Super Chamatkarik Masik Nicchep Khata	500	6.50%
New Premium Super Chamatkarik Masik Nichhep Khata-Normal	500	6.50%
New Premium Super Chamatkarik Masik Nichhep Khata-Customized	-	6.50%

LCY Fixed Deposit	Interest Rate (% p.a.)		
	Institutional		Individual
	Fresh	Renewal	
3 months and above	6.50%	6.50%	6.50%

FCY Deposits	Minimum Balance	Rate (% p.a.)
Sulav Bachat Khata	USD 25	0.5%
USD Savings Account	USD 25	0.5%
USD Super Saving Account	USD 100	0.5%
USD Premium Savings Account	NIL	0.5%

FCY Fixed Deposit	Minimum Balance	Rate (% p.a.)
FCY Fixed Deposit Account	NIL	Negotiable

FCY Fixed Deposit for NRN	Tenure	Minimum Balance	Rate (% p.a.)
USD Fixed Deposit Account	Minimum 2 Years	USD 10,000 or Equivalent	1%
EURO Fixed Deposit Account			1%
GBP Fixed Deposit Account			1%
AUD Fixed Deposit Account			1%

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 + Up to 7%	13.00%
Upto 7 Years	Base Rate + Up to 7%	13.50%
Upto 10 Years	Base Rate + Up to 7%	14.00%
Loan Against Mortgage Property		
a. NIC ASIA Home Loan OD	Base Rate + Up to 7%	
b. NIC ASIA Home Equity Loan		
Upto 5 Years	Base Rate + Up to 7%	14.00%
Upto 10 Years		14.50%
Upto 15 Years		15.00%
c. NIC ASIA Residential Home Loan		
Upto 5 Years	Base Rate + Up to 7%	13.00%
Upto 10 Years		13.50%
Upto 15 Years		14.00%
d. NIC ASIA Easy Home Equity Loan		
Upto 5 Years	Base Rate + Up to 7%	14.00%
Upto 10 Years		14.50%
Upto 15 Years		15.00%
Education Loan		
Upto 5 Years	Base Rate + Up to 7%	13.00%
Upto 10 Years		13.50%
Upto 15 Years		14.00%
Personal Loan (Up to 5 Years)	Base Rate + Up to 7%	15.00%
Foreign Employment Loan (Up to 5 Years)	Base Rate + Up to 7%	15.00%
Gold Loan	Base Rate + Up to 7%	
Loan Against Share	Base Rate + Up to 7%	
Loyalty Financing Facility	Base 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 Receipt	Base Rate + Up to 7%	
Loan against 1st class Bank guarantee	Base Rate + Up to 7%	
Loan against Government Securities (Maximum draw down 80%)	Base Rate + Up to 7%	
Equipment Financing	Base 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	Base Rate + Up to 2% (Guided as per NRB Regulations)	
Corporate	Floating Rate (% p.a.)	
Import Credit /T.R. Loan	Base Rate + Up to 7%	
Overdraft/Cash Credit/Working Capital Loans	Base Rate + Up to 7%	
Term Loan	Base Rate + Up to 7%	
Other Short Term Working Capital Loans	Base Rate + Up to 7%	
Deprived Sector Lending	Floating Rate (% p.a.)	
Deprived Sector Lending	Base Rate + Up to 7%	

**Notes: Deposits:**

1. Interest Payment Frequency - Quarterly.

2. Interest rate on Sweep In and Sweep out facility for opening 3 Months Term Deposit shall be 6.50% p.a.

**Landings:**

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 rate shall be as per consortium decision.

3. For Subsidy Based Deprived Sector lending, interest rates as per NRB Directives shall apply.

Base Rate (Mangsir 2077): 6.65%

Interest Spread (Mangsir 2077): 4.40%