

A. Deposit

Savings Deposits	Minimum Balance (NPR)	Interest Rate (% p.a)
Youth Savings Account	100	2%
Sulav Bachat Khata	500	2%
Life Savings Account	10,000	2%
Happy Savings Account	1,000	2%
Shareholder Savings Account	100	2%
Share Shuvidha Bachat Khata	500	2%
Special Savings Account	5,000	2%
Super Special Savings Account	10,000	2%
Premium Savings Account	25,000	2%
Samrakchyak Bachat Khata	-	2%
Krishak Samriddha Bachat Khata	-	2%
Samajik Surakshya Bachat Khata	-	2%
Social Security Relief Account	-	2%
EPS Korea Bachat Khata	-	2%
Online Bachat Khata	-	2%
Samunnati Bachat Khata	-	2%
Samunnati Plus Bachat Khata	1,000	2%
Premium Sammunati Bachat Khata	1,000	2%
Karmashil Bachat Khata	-	2%
Little Star Savings Account	500	2%
Nari Shakti Bachat Khata	-	2%
Remit Savings Account	100	2%
Senior Privileged Saving Account	-	2%
Super Payroll Account	-	2%
Swabalambi Nari Bachat Khata	-	2%
New Premium Sammunati Bachat Khata	1,000	2%
Chamatkarik Bachat Khata-Silver	1,000	2%
Chamatkarik Bachat Khata-Gold	25,000	2%
Chamatkarik Bachat Khata-Diamond	100,000	2%
Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	2%
Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	2%
Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	2%
Chamatkarik Nari Bachat Khata-Silver	1,000	2%
Chamatkarik Nari Bachat Khata-Gold	25,000	2%
Chamatkarik Nari Bachat Khata-Diamond	100,000	2%
Chamatkarik Talab Bachat Khata	-	2%
Chamatkarik Babu Nani Bachat Khata	-	2%
Chamatkarik Bidhyarthi Bachat Khata	-	2%
Chamatkarik Udhymshil Bachat Khata	500	2%
Chamatkarik Baideshik Rojgar Bachat Khata	500	2%
Samriddha Nepal Sukhi Nepali Bachat Khata	100	2%
Chamatkarik Swarojgar Bachat Khata	-	2%
Babu Nani Bachat Khata	-	2%
Baidesik Rojgar Bachat Khata	500	2%
Chamatkarik Bachat Khata	1,000	2%
Chamatkarik Online Bachat Khata	-	2%
Udhymshil Bachat Khata	500	2%
Super Chamatkarik Bachat Khata-Silver	1,000	2%
Super Chamatkarik Bachat Khata-Gold	25,000	2%
Super Chamatkarik Bachat Khata-Diamond	100,000	2%
Super Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	2%
Super Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	2%
Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	2%
Super Chamatkarik Nari Bachat Khata-Silver	1,000	2%
Super Chamatkarik Nari Bachat Khata-Gold	25,000	2%
Super Chamatkarik Nari Bachat Khata-Diamond	100,000	2%
Super Chamatkanik Talab Bachat Khata	-	2%
Super Chamatkarik Babu Nani Bachat Khata	-	2%
Super Chamatkarik Bidhyarthi Bachat Khata	-	2%
Super Chamatkarik Swarojgar Bachat Khata	-	2%
Super Chamatkarik Udhymshil Bachat Khata	500	2%
Super Chamatkarik Baideshik Rojgar Bachat Khata	500	2%
New Super Chamatkarik Bachat Khata-Silver	1,000	2%
New Super Chamatkarik Bachat Khata-Gold	25,000	2%
New Super Chamatkarik Bachat Khata-Diamond	50,000	2%
New Super Chamatkarik Nari Bachat Khata-Silver	1,000	2%
New Super Chamatkarik Nari Bachat Khata-Gold	25,000	2%
New Super Chamatkarik Nari Bachat Khata-Diamond	50,000	2%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	2%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	2%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond	50,000	2%
New Super Chamatkarik Talab Bachat Khata	-	2%
New Super Chamatkarik Babu Nani Bachat Khata	-	2%
New Super Chamatkarik Bidhyarthi Bachat Khata	-	2%
New Super Chamatkarik Baideshik Rojgar Bachat Khata	500	2%
New Super Chamatkarik Swarojgar Bachat Khata	-	2%
New Super Chamatkarik Sahaj Bachat Khata	-	2%
New Premium Super Chamatkarik Bachat Khata- Silver	1,000	4%
New Premium Super Chamatkarik Bachat Khata- Gold	25,000	4%
New Premium Super Chamatkarik Bachat Khata- Diamond	50,000	4%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Silver	1,000	4%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Gold	25,000	4%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Diamond	50,000	4%
New Premium Super Chamatkarik Nari Bachat Khata-Silver	1,000	4%

New Premium Super Chamatkarik Nari Bachat Khata-Gold	25,000	4%
New Premium Super Chamatkarik Nari Bachat Khata-Diamond	50,000	4%
New Premium Super Chamatkarik Talab Bachat Khata- Prime	-	4%
New Premium Super Chamatkarik Talab Bachat Khata- Normal	-	4%
New Premium Super Chamatkarik Sahaj Bachat Khata	-	4%
New Premium Super Chamatkarik Babu Nani Bachat Khata	-	4%
New Premium Super Chamatkarik Bidhyarthi Bachat Khata	-	4%
New Premium Super Chamatkarik Baideshik Rojgar Bachat Khata	500	4%
New Premium Super Chamatkarik Swarojgar Bachat Khata	-	4%
New Premium Super Chamatkarik Talab Bachat Khata- Normal	-	4%
New Premium Super Chamatkarik Sahaj Bachat Khata	-	4%
New Premium Super Chamatkarik Babu Nani Bachat Khata	-	4%
New Premium Super Chamatkarik Bidhyarthi Bachat Khata	-	4%
New Premium Super Chamatkarik Baideshik Rojgar Bachat Khata	500	4%
New Premium Super Chamatkarik Swarojgar Bachat Khata	-	4%

Individual Fixed Deposit (Upto 1 Year)	Minimum Balance (NPR)	Interest Rate (% p.a.)
New Premium Super Chamatkarik Individual Fixed Deposit- Silver	100,000	7.25%
New Premium Super Chamatkarik Individual Fixed Deposit- Gold	1,000,000	7.25%
New Premium Super Chamatkarik Individual Fixed Deposit- Diamond	2,500,000	7.25%

LCY Masik Nichhep Khata - Individual	Minimum Balance (NPR)	Interest Rate (% p.a.)
New Super Chamatkarik Masik Nichep Khata	500	7.25%
New Premium Super Chamatkarik Masik Nichhep Khata-Normal	500	7.25%
New Premium Super Chamatkarik Masik Nichhep Khata-Customized	-	7.25%

LCY Fixed Deposit	Minimum Balance (NPR)	Interest Rate (% p.a)		
		Institutional		Individual
		Fresh	Renewal	
Up to 1 Year	-	6.5%	6.6%	7.25%
Above 1 year and upto 2 years	-	7%	7.1%	7.5%
Above 2 Years	-	7.5%	7.6%	7.75%

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

FCY Fixed Deposit for NRN (Minimum 2 Years)	Minimum Balance	Rate (% p.a.)
FCY Fixed Deposit Account (USD)	USD 10,000 or equivalent	5.0%
FCY Fixed Deposit Account (EURO)		2.5%
FCY Fixed Deposit Account (GBP)		3.0%
FCY Fixed Deposit Account (AUD)		2.5%

B. Lending

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%

Note: Deposit

1. Interest Payment Frequency - Quarterly

2. Interest rate on Sweep In and Sweep Out facility for opening 3 months Term deposit shall be 7.25% p.a.

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 rate shall be applicable as per consortium decision.

3. For Subsidy Based Deprived Sector lending interest rates shall be applicable as per NRB Directives.

Base Rate: (Ashadh 2077) 7.70%

Interest Spread (Ashadh 2077) : 4.39%