

A. Interest rate on Deposits

Savings Deposits	Minimum Balance (NPR)	Interest Rate (% p.a)
Chamatkarik Nari Bachat Khata-Silver	-	2.56%
Chamatkarik Nari Bachat Khata-Gold	25,000	2.56%
Chamatkarik Nari Bachat Khata-Diamond	100,000	2.56%
Chamatkarik Jestha Nagarik Bachat Khata-Silver	-	2.56%
Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	2.56%
Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	2.56%
Chamatkarik Bachat Khata - Silver	1,000	2.56%
Chamatkarik Bachat Khata - Gold	25,000	2.56%
Chamatkarik Bachat Khata-Diamond	100,000	2.56%
Chamatkarik Baideshik Rojgar Bachat Khata	-	2.56%
Chamatkarik Bachat Khata- General	-	2.56%
Chamatkarik Udhyamshil Bachat Khata	-	2.56%
Chamatkarik Babu Nani Bachat Khata	-	2.56%
Chamatkarik Talab Bachat Khata	-	2.56%
Chamatkarik Shareholder Saving Account	100	2.56%
Chamatkarik Youth Saving Account	-	2.56%
Life Savings Account	10,000	2.56%
Samajik Surakshya Bachat Khata	-	2.56%
Social Security Relief Account	-	2.56%
Samriddha Nepal Sukhi Nepali Bachat Khata	100	2.56%
New Super Chamatkarik Bachat Khata-Silver	1,000	2.56%
New Super Chamatkarik Bachat Khata-Gold	25,000	2.56%
New Super Chamatkarik Bachat Khata-Diamond	50,000	2.56%
New Super Chamatkarik Nari Bachat Khata-Silver	1,000	2.56%
New Super Chamatkarik Nari Bachat Khata-Gold	25,000	2.56%
New Super Chamatkarik Nari Bachat Khata-Diamond	50,000	2.56%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	2.56%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	2.56%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond	50,000	2.56%
New Super Chamatkarik Talab Bachat Khata- Prime	-	2.56%
New Super Chamatkarik Talab Bachat Khata- Normal	-	2.56%
New Super Chamatkarik Talab Bachat Khata	-	2.56%
New Super Chamatkarik Babu Nani Bachat Khata	-	2.56%
New Super Chamatkarik Bidhyarthi Bachat Khata	-	2.56%
New Super Chamatkarik Baideshik Rojgar Bachat Khata	500	2.56%
New Super Chamatkarik Swarojgar Bachat Khata	-	2.56%
New Super Chamatkarik Sahaj Bachat Khata	-	2.56%
New Premium Super Chamatkarik Bachat Khata- Silver	1,000	2.56%
New Premium Super Chamatkarik Bachat Khata- Gold	25,000	2.56%
New Premium Super Chamatkarik Bachat Khata- Diamond	50,000	2.56%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Silver	1,000	2.56%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Gold	25,000	2.56%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Diamond	50,000	2.56%
New Premium Super Chamatkarik Nari Bachat Khata-Silver	1,000	2.56%
New Premium Super Chamatkarik Nari Bachat Khata-Gold	25,000	2.56%
New Premium Super Chamatkarik Nari Bachat Khata-Diamond	50,000	2.56%
New Premium Super Chamatkarik Talab Bachat Khata- Prime	-	2.56%
New Premium Super Chamatkarik Talab Bachat Khata- Normal	-	2.56%
New Premium Super Chamatkarik Sahaj Bachat Khata	-	2.56%
New Premium Super Chamatkarik Babu Nani Bachat Khata	-	2.56%
New Premium Super Chamatkarik Bidhyarthi Bachat Khata	-	2.56%
New Premium Super Chamatkarik Baideshik Rojgar Bachat Khata	500	2.56%
New Premium Super Chamatkarik Swarojgar Bachat Khata	-	2.56%

LCY Masik Nichhep Khata - Individual	Minimum Balance (NPR)	Interest Rate (% p.a.)
New Premium Super Chamatkarik Masik Nichhep Khata-Normal	500	7.56%
New Premium Super Chamatkarik Masik Nichhep Khata-Customized	-	7.56%
Sweep In & Sweep Out Deposit	Interest Rate (% p.a)	
	Institutional	Individual
Sweep in & Sweep out Deposit	7.56%	7.56%

LCY Fixed Deposit	Interest Rate (% p.a)		
	Institutional		Individual
	Fresh	Renewal	
3 months and above	7.56%	7.56%	7.56%

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

B. Interest rate on Loans and Advances

Retail	Interest Rate	
	Floating Rate (% p.a.)	Fixed Rate (% p.a.)
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	Base Rate + Up to 6%	12.77%
Above 15 Years		-
c. NIC ASIA Residential Home Loan		
Upto 15 Years	Base Rate + Up to 6%	12.77%
Above 15 Years		-
d. NIC ASIA Easy Home Equity Loan		
Upto 15 Years	Base Rate + Up to 6%	12.77%
Above 15 Years		-
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 + Up to 6%	-

Others	Floating Rate (% p.a.)
Export Credit	Base Rate + Up to 6%
Loan against Own FDR	Base Rate + Up to 6%
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%)	Base Rate + Up to 6%
Equipment Financing	Base Rate + Up to 6%

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 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 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	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.)
Deprived Sector Lending	Base Rate + Up to 6%

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

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 (Jestha 2078): 6.74%

Interest Spread (Jestha 2078) : 4.05%