

A. Interest rate on Deposits

Savings Deposits	Minimum Balance (NPR)	Interest Rate (% p.a)
Chamatkarik Nari Bachat Khata-Silver	-	6.10%
Chamatkarik Nari Bachat Khata-Gold	25,000	6.10%
Chamatkarik Nari Bachat Khata-Diamond	100,000	6.10%
Chamatkarik Jestha Nagarik Bachat Khata-Silver	-	6.10%
Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	6.10%
Chamatkarik Jestha Nagarik Bachat Khata-Diamond	100,000	6.10%
Chamatkarik Bachat Khata - Silver	1,000	6.10%
Chamatkarik Bachat Khata - Gold	25,000	6.10%
Chamatkarik Bachat Khata-Diamond	100,000	6.10%
Chamatkarik Baideshik Rojgar Bachat Khata	-	6.10%
Chamatkarik Bachat Khata- General	-	6.10%
Chamatkarik Udhyamshil Bachat Khata	-	6.10%
Chamatkarik Babu Nani Bachat Khata	-	6.10%
Chamatkarik Talab Bachat Khata	-	6.10%
Chamatkarik Shareholder Saving Account	100	6.10%
Chamatkarik Youth Saving Account	-	6.10%
Life Savings Account	10,000	6.10%
Samajik Surakshya Bachat Khata	-	6.10%
Social Security Relief Account	-	6.10%
Samriddha Nepal Sukhi Nepali Bachat Khata	100	6.10%
New Super Chamatkarik Bachat Khata-Silver	1,000	6.10%
New Super Chamatkarik Bachat Khata-Gold	25,000	6.10%
New Super Chamatkarik Bachat Khata-Diamond	50,000	6.10%
New Super Chamatkarik Nari Bachat Khata-Silver	1,000	6.10%
New Super Chamatkarik Nari Bachat Khata-Gold	25,000	6.10%
New Super Chamatkarik Nari Bachat Khata-Diamond	50,000	6.10%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Silver	1,000	6.10%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Gold	25,000	6.10%
New Super Chamatkarik Jestha Nagarik Bachat Khata-Diamond	50,000	6.10%
New Super Chamatkarik Talab Bachat Khata- Prime	-	6.10%
New Super Chamatkarik Talab Bachat Khata- Normal	-	6.10%
New Super Chamatkarik Babu Nani Bachat Khata	-	6.10%
New Super Chamatkarik Bidhyarathi Bachat Khata	-	6.10%
New Super Chamatkarik Baideshik Rojgar Bachat Khata	500	6.10%
New Super Chamatkarik Swarojgar Bachat Khata	-	6.10%
New Super Chamatkarik Sahaj Bachat Khata	-	6.10%
New Premium Super Chamatkarik Bachat Khata- Silver	1,000	6.10%
New Premium Super Chamatkarik Bachat Khata- Gold	25,000	6.10%
New Premium Super Chamatkarik Bachat Khata- Diamond	50,000	6.10%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Silver	1,000	6.10%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Gold	25,000	6.10%
New Premium Super Chamatkarik Jestha Nagarik Bachat Khata- Diamond	50,000	6.10%
New Premium Super Chamatkarik Nari Bachat Khata-Silver	1,000	6.10%
New Premium Super Chamatkarik Nari Bachat Khata-Gold	25,000	6.10%
New Premium Super Chamatkarik Nari Bachat Khata-Diamond	50,000	6.10%
New Premium Super Chamatkarik Talab Bachat Khata- Prime	-	6.10%
New Premium Super Chamatkarik Talab Bachat Khata- Normal	-	6.10%
New Premium Super Chamatkarik Sahaj Bachat Khata	-	6.10%
New Premium Super Chamatkarik Babu Nani Bachat Khata	-	6.10%
New Premium Super Chamatkarik Bidhyarathi Bachat Khata	-	6.10%
New Premium Super Chamatkarik Baideshik Rojgar Bachat Khata	500	6.10%
New Premium Super Chamatkarik Swarojgar Bachat Khata	-	6.10%
Sarbashrestha Bachat Khata - The NIC ASIA Goodwill Ambassador	100,000	8.10%
Sarbashrestha Bachat Khata - The Pride of NIC ASIA Bank	50,000	8.10%
Sarbashrestha Bachat Khata - The Partner of NIC ASIA Bank	25,000	8.10%
Sarbashrestha Nari Bachat Khata - The NIC ASIA Goodwill Ambassador	100,000	8.10%
Sarbashrestha Nari Bachat Khata - The Pride of NIC ASIA Bank	50,000	8.10%
Sarbashrestha Nari Bachat Khata - The Partner of NIC ASIA Bank	25,000	8.10%
Sarbashrestha Jestha Nagarik Bachat Khata - The NIC ASIA Goodwill Ambassador	100,000	8.10%
Sarbashrestha Jestha Nagarik Bachat Khata - The Pride of NIC ASIA Bank	50,000	8.10%
Sarbashrestha Jestha Nagarik Bachat Khata - The Partner of NIC ASIA Bank	25,000	8.10%
Sarbashrestha Talab Bachat Khata - The NIC ASIA Goodwill Ambassador	-	8.10%
Sarbashrestha Talab Bachat Khata - The Pride of NIC ASIA Bank	-	8.10%
Sarbashrestha Babu Nani Bachat Khata	-	8.10%
Sarbashrestha Baidesik Rojgar Bachat Khata	-	8.10%
Sarbashrestha Sahaj Bachat Khata	-	8.10%
Sarbashrestha Bidhyarathi Bachat Khata	-	8.10%
Sarbashrestha Sworajgar Bachat Khata	-	8.10%
Sarbashrestha Samajik Surakshya Bachat Khata	-	8.10%

LCY Masik Nichhep Khata - Individual	Minimum Balance (NPR)	Interest Rate (% p.a.)
New Premium Super Chamatkarik Masik Nichhep Khata-Normal	500	11.10%
New Premium Super Chamatkarik Masik Nichhep Khata-Customized	-	11.10%

LCY Muddatti Khata(1 year to 10 years)	Minimum Balance (NPR)	Interest Rate (% p.a)
Sarbashrestha Muddati Khata - The NIC ASIA Goodwill Ambassador	10,000,000	11.10%
Sarbashrestha Muddati Khata - The Pride of NIC ASIA Bank	5,000,000	11.10%
Sarbashrestha Muddati Khata - The Partner of NIC ASIA Bank	2,500,000	11.10%
Sarbashrestha Masik Nichhep Khata	500	11.10%

- Notes:

Deposit:

1. Interest Payment Frequency - Quarterly.

2. Additional rate of 1% shall be provided on above mentioned rate in case of Saving deposits Accounts opened/operated from remittance received from Nepalese working abroad.
- 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.

3. For other loans, premium rates may change as per the agreed credit facility offer letter and ensuring full compliance to NRB Directives/Guidelines/Circulars.

Base Rate (Bhadra 2078) : 6.89%

Interest Spread (Bhadra 2078) : 4.07%

LCY Fixed Deposit	Interest Rate (% p.a)		
	Institutional		Individual
	Fresh	Renewal	
3 Months	10.10%	10.10%	10.10%
Above 3 Months to 11 Months	10.60%	10.60%	10.60%
1 Year to 10 Years	11.10%	11.10%	11.10%

LCY Deposits - Other	Minimum Balance	Rate (% p.a.)
For Bidding Deposit	NIL	8.60%
Call Deposit (NPR)	NIL	up to 3.05%

FCY Deposits	Minimum Balance	Rate (% p.a.)
Sulav Bachat Khata (USD)	USD 25	2.00%
USD Savings Account	USD 25	2.00%
USD Super Saving Account	USD 100	2.00%
USD Premium Savings Account	NIL	2.00%
Diamond USD Saving Account	USD 25	4.00%
Diamond EURO Saving Account	EUR 25	3.00%
Diamond GBP Saving Account	GBP 25	3.00%
Diamond AUD Saving Account	AUD 25	3.00%
Other FCY Saving Deposits (EUR, GBP, AUD)	USD 25 Equivalent	2.00%

FCY Fixed Deposit (Individual)	Tenure	Minimum Balance	Rate (% p.a.)
FCY Fixed Deposit Account (Individual) (USD)	3 Months to 1 Year	NIL	5.00%
FCY Fixed Deposit Account (Individual) (EUR, GBP, AUD)		NIL	4.00%

FCY Fixed Deposit (Institutional)	Tenure	Minimum Balance	Rate (% p.a.)
FCY Fixed Deposit Account (Institutional) (USD)	3 Months to 1 Year	NIL	up to 5.00%
FCY Fixed Deposit Account (Institutional) (EUR, GBP, AUD)		NIL	up to 4.00%

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	5.00%
EURO Fixed Deposit Account			4.00%
GBP Fixed Deposit Account			4.00%
AUD Fixed Deposit Account			4.00%

FCY Deposits - Other	Minimum Balance	Rate (% p.a.)
Call Deposit (USD, EUR, GBP, AUD)	NIL	Up to 1%

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%	13.89%
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%	13.89%
Above 15 Years		-
c. NIC ASIA Residential Home Loan		
Upto 15 Years	Base Rate + Up to 6%	13.89%
Above 15 Years		-
d. NIC ASIA Easy Home Equity Loan		
Upto 15 Years	Base Rate + Up to 6%	13.89%
Above 15 Years		-
Education Loan (up to 15 Years)	Base Rate + Up to 6%	13.89%
Personal Loan (Up to 5 Years)	Base Rate + Up to 6%	13.89%
Foreign Employment Loan (Up to 5 Years)	Base Rate + Up to 6%	13.89%
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% (Guided as per NRB Regulations)
SME Loan upto NPR 10 Million	Base Rate + Up to 2% (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%