

NIC ASIA Bank Limited

Interest Rates
Effective from
1st Shrawan 2082 (17th July 2025)

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A. Interest Rate on Deposit Products	
LCY Deposit - Saving	Interest Rate (% per annum)
Sathi Bachat Khata	4.75%
Sarbashrestha Remittance Bachat Khata	5.75%
Other Saving Products	2.75%
LCY Deposit - Fixed	Interest Rate
Tenure - Individual Fixed Deposit	(% per annum)
3 Months	3.25%
Above 3 Months to less than 12 Months	4.85%
1 Year	5.25%
Above 12 Months to 18 Months	5.50%
Above 18 Months to 24 Months	5.75%
Above 24 Months to 36 Months	5.76%
Above 36 Months to less than 60 Months	5.80%
60 Months and Above	6.25%
Tenure - Institutional Fixed Deposit	Interest Rate
	(% per annum)
6 Months to less than 12 Months	2.80%
1 Year	3.26%
Above 12 Months to 18 Months	3.75%
Above 18 Months to 24 Months	4.00%
Above 24 Months to 36 Months	4.25%
Above 36 Months to less than 60 Months	4.75%
60 Months and Above	5.25%
LCY Deposit - Other	Interest Rate
	(% per annum)
Call Deposit (NPR)	up to 1.37%

Other Interest rates on various Deposit & Loan products/schemes and Terms & Conditions shall remain same as published in previous month. For further details, please visit the Bank's website www.nicasiabank.com

Average Base Rate (Jestha 2082): 7.23%









