

INTEREST RATE

Effective Date : Magh 1st, 2079 (January 15th, 2023)

Deposit Products	Rates Per annum	Minimum Balance (NPR)
LCY Saving Deposits		
Saral Muddati Bachhat Khata	8.42%	NIL
Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	6.42%	1,000
NMB Premium Super Talab Khata	8.42%	NIL
NMB Super Talab Khata	6.42%	NIL
NMB Sahara Bachat Khata	6.42%	1,000
NMB Umanga Bachat Khata	6.42%	100
NMB Talab Khata	6.42%	NIL
NMB Manyajan Bachat Khata	8.42%	NIL
Nari Bachat Khata	6.42%	100
Atulya Bachat Khata	6.42%	NIL
Sulav Muddati Savings	6.42%	NIL
Micro Bachat Khata	6.42%	NIL
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	6.42%	100 (100 Deposited by Bank)
Social Security Savings	6.42%	NIL
Surakchhit Jeevan Bachat Khata	6.42%	1,000
Namaste Savings	6.42%	10,000
Metro Card Savings	6.42%	100
Metro POS Savings	6.42%	100
NMB Smart Savings - Digital	6.42%	NIL
Normal DO Savings	6.42%	NIL
NMB Jeevan Chakra	6.42%	5,000 to 50,000
NMB Samman Bachat Khata	6.42%	10,000
NMB Investor Savings	6.42%	NIL
NMB You-Wah Digi Savings	8.42%	NIL
NMB Sahara Gold	8.42%	5,000
NMB Ujyalo Pariwar Bachat Khata	8.42%	NIL
NMB Ujyalo Pension Bachat Khata	8.42%	NIL
NMB Smart Nari Bachat Khata	8.42%	NIL
Apan NMB Bachat Khata (For Madhesh Pradesh only)	8.42%	NIL
FCY Deposits (Individual/Institution)	Fixed-3 Months and Above	Saving
US Dollar-USD	7.25%	5.25%
Great Britain Pound-GBP	5.75%	4.50%
EURO-EUR	4.70%	3.50%
Canadian Dollar-CAD	4.75%	4.25%
Australian Dollar-AUD	4.75%	3.75%
Japanese Yen-JPY	3.25%	2.00%
Chinese Yuan-CNY	4.00%	3.00%
Other FCY Deposits	Central Bank rate plus Up to 4%	Central Bank rate plus Up to 2.5%
NMB Namaste FCY FD (min. 1 years) *product for Non Resident Nepalese Only		
USD	7.25%	Minimum \$1,000 or equivalent
GBP	5.75%	
EUR	5.00%	
CAD	4.75%	
AUD	5.00%	
Recurring Deposit	Rates Per Annum	
NMB Mero Kramik Khata (Recurring Deposit)	11.00%	Multiples of 1,000
Call Deposit Rate - LCY		Upto 3.21%
Fixed Deposit		
Products/Tenure	Institution	Individual
3 Months	9.00%	11.00%
4 Months to Below 1 Year	9.00%	11.00%
1 Year - 5 Years	9.00%	11.00%
Manyajan Muddati (1 year)		11.00%
Saral Muddati Bachhat Khata		11.00%
NMB Smart FD- 1 year*		11.00%
Mero Muddati Khata-Tenure: 3 Months to 5 Years		11.00%
Note: 1% additional interest rate on above mentioned Individual Deposits will be applicable for inward remittance		
*Interest rate for NMB Smart FD for other tenures shall be same as the rates provided for normal FD		
Loan Products	% Per Annum on Base Rate	
Corporate		
Cash Credit / Overdraft		Up to 6
Working Capital Loan		Up to 6
Trust Receipt Loan	BR+	Up to 6
Export Loan		Up to 6
Term Loan		Up to 6
Consortium Loans	As decided by consortium	
Mid-Corporate		
Cash Credit / Overdraft		Up to 6
Working Capital Loan		Up to 6
Trust Receipt Loan	BR+	Up to 6
Term Loan		Up to 6
Export Loan		Up to 6
Bridge Gap Loan		Up to 6
SME		
Cash Credit / Overdraft		Up to 6
Working Capital Loan	BR+	Up to 6
Term Loan		Up to 6
Trust Receipt Loan		Up to 6
Interest Subsidy Loan	As per NRB Circular	
MSME & Agriculture		
MSME Loan		Up to 6
NMB Sulav Karja	BR+	Up to 6
Personal Business Loan		Up to 6
Agriculture Loan		Up to 6
Agriculture Loan (Under Subsidy)	As Per NRB Circular	
Retail Banking		
Housing Loan		Up to 6
Land Purchase		Up to 6
Auto Loan		Up to 6
Personal Loan		Up to 6
Professional Loan		Up to 6
Education Loan	BR+	Up to 6
NMB Talab Karja		Up to 6
Motorbike Loan		Up to 6
Gold and Silver Loan		Up to 6
Consumer Durable Loan		Up to 6
NMB Sapati		Up to 6
Other		
Loan Against Bank Guarantees/SBLC**		Up to 6
Loan Against Properties		Up to 6
Personal Overdraft(Retail/SME/MSME/AG)		Up to 6
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)	BR+	Up to 6
Electric Vehicle (Commercial)		Up to 6
Electric Vehicle (Private)		Up to 6
Margin Lending		Up to 6
Loan Against Government Securities*	Base Rate or Coupon Rate (whichever is higher)	
Loan Against own FDR*	plus up to 2%	
Trade Contract Sales-Funded Lines	BR+	Up to 6
Energy		
Energy Project Under Consortium Financing	As decided by consortium	
Hydropower		Up to 6
Micro Hydro		Up to 6
Solar Related Loan***	BR+	Up to 6
Bio Gas Related		Up to 6
Term Loan		Up to 6
Working Capital		Up to 6
Trust Receipt Loan		Up to 6
Retail Microfinance Loan		
Structured Low Cost Housing***		Up to 6
Microfinance retail	BR+	Up to 6
Returnee Migrant Loan (Without Subsidy)		Up to 6
Wholesale Microfinance Loan		
"D Class Banks" & Other Inst		Up to 6
FINGO	BR+	Up to 6
Agriculture Co-operatives		Up to 6
Other Co-operatives & Institution		Up to 6
FCY Loan	Benchmark Rate plus Up to 6%	
Fixed Interest Rate Loan Products		
Project Financing	Interest Rate (% Per Annum)	
	BR + Up to 4%	
Energy Financing		
Roof-Top Solar	Interest Rate (% Per Annum)	
Energy- Brown Field Project	BR + Up to 4%	
Energy- Green Field Project		
Retail Term Loan		
Home Loan	Interest Rate (% Per Annum)	
Land Purchase Loan		
Loan Against Property		
Education Loan		
Personal Loan	BR + Up to 6%	
Professional Loan		
Talab Karja		
Auto Loan		
Electric Vehicle Loan		
Other Term Loan		

* Rate applicable as per tie up agreement.

**For Consortium Loan-Rate applicable as per consortium decision.

***Applicable for new loans only.

Note: Interest rates on loan products do not apply for substandard, below category loan accounts and recovery accounts.

- Interest rate for environmental friendly housing (green homes) will be 0.5% lesser.

- Interest rate on loan products directed by NRB for any Specific sector shall be as per NRB Directives.

- Interest Payment Frequency on all the Deposit Products will be on Quarterly Basis.

