

# INTEREST RATE

Effective Date : Jesh 1<sup>st</sup>, 2080 (May 15<sup>th</sup>, 2023)

Deposit Products	Rates Per annum	Minimum Balance (NPR)
<b>LCY Saving Deposits</b>		
Saral Muddati Bachhat Khata	7.40%	NIL
Sambridha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.40%	1,000
NMB Premium Super Talab Khata	7.40%	NIL
NMB Super Talab Khata	5.40%	NIL
NMB Sahara Bachat Khata	5.40%	1,000
NMB Umanga Bachat Khata	5.40%	100
NMB Talab Khata	5.40%	NIL
NMB Manyajan Bachat Khata	7.40%	NIL
Nari Bachat Khata	5.40%	100
Atulya Bachat Khata	5.40%	NIL
Sulav Muddati Savings	5.40%	NIL
Micro Bachat Khata	5.40%	NIL
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	5.40%	100 (100 Deposited by Bank)
Social Security Savings	5.40%	NIL
Surakchhit Jeevan Bachat Khata	5.40%	1,000
Namaste Savings	5.40%	10,000
Metro Card Savings	5.40%	100
Metro POS Savings	5.40%	100
NMB Smart Savings - Digital	5.40%	NIL
Normal DO Savings	5.40%	NIL
NMB Jeevan Chakra	5.40%	5,000 to 50,000
NMB Samman Bachat Khata	5.40%	10,000
NMB Investor Savings	5.40%	NIL
NMB You-Wah Digi Savings	7.40%	NIL
NMB Sahara Gold	7.40%	5,000
NMB Ujyalo Pariwar Bachat Khata	7.40%	NIL
NMB Ujyalo Pension Bachat Khata	7.40%	NIL
NMB Smart Nari Bachat Khata	7.40%	NIL
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	7.40%	NIL
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	7.40%	NIL
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	7.40%	NIL
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	7.40%	NIL
NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only)	7.40%	NIL
NMB Pathibhara Bachat Khata (For Koshi Pradesh Only)	7.40%	NIL
NMB Janmabhumi Bachat Khata (Remittance)	8.40%	NIL
<b>FCY Deposits (Individual/Institution*)</b>	<b>Fixed-3 Months and Above</b>	<b>Saving</b>
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%
*Institutional FCY Fixed Deposit tenure shall be six months and above.		
<b>NMB Namaste FCY FD (min. 1 years) *product for Non Resident Nepalese Only</b>		
USD	7.25%	Minimum \$1,000 or equivalent
GBP	5.75%	
EUR	5.00%	
CAD	4.75%	
AUD	5.00%	
<b>Recurring Deposit</b>	<b>Rates Per Annum</b>	
NMB Mero Kramik Khata (Recurring Deposit)	9.99%	Multiples of 1,000
<b>Call Deposit Rate - LCY</b>	<b>Up to 2.70%</b>	
<b>Fixed Deposit</b>		
<b>Products/Tenure</b>	<b>Institution</b>	<b>Individual</b>
3 Months		9.99%
4 Months to Below 6 Months		9.99%
6 Months to Below 1 Year	7.99%	9.99%
1 Year & Above	7.99%	9.99%
Manyajan Muddati (1 year)		9.99%
Saral Muddati Bachhat Khata (3 months)		9.99%
NMB Smart FD- 1 year*		9.99%
Mero Muddati Khata-Tenure: 3 Months & Above		9.99%
NMB Janmabhumi Muddati Khata (Remittance) - 3 Months & Above		10.99%
*Interest rate for NMB Smart FD for other tenures shall be same as the rates provided for normal FD		
<b>Loan Products</b>		
<b>Corporate</b>		
Cash Credit / Overdraft		Up to 5
Working Capital Loan		Up to 5
Trust Receipt Loan	BR+	Up to 5
Export Loan		Up to 5
Term Loan		Up to 5
Consortium Loans	As decided by consortium	
<b>Mid-Corporate</b>		
Cash Credit / Overdraft		Up to 5
Working Capital Loan		Up to 5
Trust Receipt Loan	BR+	Up to 5
Term Loan		Up to 5
Export Loan		Up to 5
Bridge Gap Loan		Up to 5
<b>SME</b>		
Cash Credit / Overdraft		Up to 5
Working Capital Loan		Up to 5
Term Loan	BR+	Up to 5
Trust Receipt Loan		Up to 5
Interest Subsidy Loan	As per NRB Circular	
<b>MSME &amp; Agriculture</b>		
MSME Loan		Up to 5
NMB Sulav Karja		Up to 5
Personal Business Loan	BR+	Up to 5
Agriculture Loan		Up to 5
Agriculture Loan (Under Subsidy)	As Per NRB Circular	
<b>Retail Banking</b>		
Housing Loan		Up to 5
Land Purchase		Up to 5
Auto Loan		Up to 5
Personal Loan		Up to 5
Professional Loan		Up to 5
Education Loan	BR+	Up to 5
NMB Talab Karja		Up to 5
Motorbike Loan		Up to 5
Gold and Silver Loan		Up to 5
Consumer Durable Loan		Up to 5
NMB Sapati		Up to 5
<b>Other</b>		
Loan Against Bank Guarantees/SBLC**		Up to 5
Loan Against Properties		Up to 5
Personal Overdraft(Retail/SME/MSME/AG)		Up to 5
Personal Loan/Loan Against Securities (Corporate/Mid Corporate )	BR+	Up to 5
Electric Vehicle (Commercial)		Up to 5
Electric Vehicle (Private)		Up to 5
Margin Lending		Up to 5
Loan Against Government Securities*	Base Rate or Coupon Rate (whichever is higher) plus up to 2%	
Loan Against own FDR*		Up to 5
Trade Contract Sales-Funded Lines	BR+	Up to 5
<b>Energy</b>		
Energy Project Under Consortium Financing	As decided by consortium	
Hydropower		Up to 5
Micro Hydro		Up to 5
Solar Related Loan***		Up to 5
Bio Gas Related	BR+	Up to 5
Term Loan		Up to 5
Working Capital		Up to 5
Trust Receipt Loan		Up to 5
<b>Retail Microfinance Loan</b>		
Structured Low Cost Housing***		Up to 5
Microfinance retail	BR+	Up to 5
Returnee Migrant Loan (Without Subsidy)		Up to 5
<b>Wholesale Microfinance Loan</b>		
"D Class Banks" & Other Inst		Up to 5
FINGO	BR+	Up to 5
Agriculture Co-operatives		Up to 5
Other Co-operatives & Institution		Up to 5
<b>FCY Loan (% Per Annum)</b>		
<b>Benchmark Rate plus Up to 5</b>		
<b>Fixed Interest Rate Loan Products</b>		
<b>Interest Rate (% Per Annum)</b>		
Project Financing	BR+	Up to 4
<b>Energy Financing</b>		
<b>Interest Rate (% Per Annum)</b>		
Roof-Top Solar		Up to 4
Energy- Brown Field Project	BR+	Up to 4
Energy- Green Field Project		Up to 4
<b>Retail Term Loan</b>		
<b>Interest Rate (% Per Annum)</b>		
Home Loan		Up to 5
Land Purchase Loan		Up to 5
Loan Against Property		Up to 5
Education Loan		Up to 5
Personal Loan		Up to 5
Professional Loan	BR+	Up to 5
Talab Karja		Up to 5
Auto Loan		Up to 5
Electric Vehicle Loan		Up to 5
Other Term Loan		Up to 5

\* 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.