

INTEREST RATE

Effective Date : Baishakh 1st, 2080 (April 14th, 2023)

Deposit Products	Rates Per annum	Minimum Balance (NPR)		
LCY Saving Deposits				
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		
FCY Deposits (Individual/Institution*)	Fixed-3 Months and Above	Saving	Call	
US Dollar-USD	7.25%	5.25%	Up to 50% of Saving Deposit	
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.				
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) - 5 Years	9.99%	Multiples of 1,000		
Call Deposit Rate - LCY		Up to 2.70%		
Fixed Deposit				
Products/Tenure	Institution	Individual		
3 Months		9.99%		
4 Months to Below 6 Months		9.99%		
6 Months to Below 1 Year	7.99%	9.99%		
1 Year - 5 Years	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 to 5 Years		9.99%		
NMB Janmabhumi Muddati Khata (Remittance) -3 Months to 5 Years		10.99%		
*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 5		
Working Capital Loan	BR+	Up to 5		
Trust Receipt Loan		Up to 5		
Export Loan		Up to 5		
Term Loan		Up to 5		
Consortium Loans		As decided by consortium		
Mid-Corporate				
Cash Credit / Overdraft		Up to 5		
Working Capital Loan	BR+	Up to 5		
Trust Receipt Loan		Up to 5		
Term Loan		Up to 5		
Export Loan		Up to 5		
Bridge Gap Loan		Up to 5		
SME				
Cash Credit / Overdraft		Up to 5		
Working Capital Loan	BR+	Up to 5		
Term Loan		Up to 5		
Trust Receipt Loan		Up to 5		
Interest Subsidy Loan		As per NRB Circular		
MSME & Agriculture				
MSME Loan		Up to 5		
NMB Sulav Karja	BR+	Up to 5		
Personal Business Loan		Up to 5		
Agriculture Loan		Up to 5		
Agriculture Loan (Under Subsidy)		As Per NRB Circular		
Retail Banking				
Housing Loan		Up to 5		
Land Purchase		Up to 5		
Auto Loan		Up to 5		
Personal Loan	BR+	Up to 5		
Professional Loan		Up to 5		
Education Loan		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		
Other				
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*				
Trade Contract Sales-Funded Lines	BR+	Up to 5		
Energy				
Energy Project Under Consortium Financing		As decided by consortium		
Hydropower		Up to 5		
Micro Hydro		Up to 5		
Solar Related Loan***	BR+	Up to 5		
Bio Gas Related		Up to 5		
Term Loan		Up to 5		
Working Capital		Up to 5		
Trust Receipt Loan		Up to 5		
Retail Microfinance Loan				
Structured Low Cost Housing***		Up to 5		
Microfinance retail	BR+	Up to 5		
Returnee Migrant Loan (Without Subsidy)		Up to 5		
Wholesale Microfinance Loan				
"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		
FCY Loan (% Per Annum)		Benchmark Rate plus Up to 5		
Fixed Interest Rate Loan Products				
Project Financing	BR+	Interest Rate (% Per Annum)	Up to 4	
Energy Financing				
Roof-Top Solar		Interest Rate (% Per Annum)	Up to 4	
Energy- Brown Field Project	BR+	Interest Rate (% Per Annum)	Up to 4	
Energy- Green Field Project		Up to 4		
Retail Term Loan				
Home Loan		Interest Rate (% Per Annum)	Up to 5	
Land Purchase Loan		Up to 5		
Loan Against Property		Up to 5		
Education Loan	BR+	Up to 5		
Personal Loan		Up to 5		
Professional Loan		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.