

# INTEREST RATE

Effective Date : Mangsir 1<sup>st</sup>, 2080 (November 17<sup>th</sup>, 2023)

## A. INTEREST RATE ON DEPOSIT PRODUCTS

Saving Deposit (LCY)	Minimum Balance	Interest Rate (% Per Annum)	
NMB You-Wah Digi Savings	NIL	5.603%	
NMB Smart Nari Bachat Khata	NIL	5.603%	
NMB Premium Super Talab Khata	NIL	6.603%	
NMB Sahara Gold	NIL	6.603%	
NMB Manyan Bachat Khata	NIL	5.603%	
NMB Ujyalo Pariwar Bachat Khata	NIL	6.603%	
NMB Ujyalo Pension Bachat Khata	NIL	6.603%	
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	NIL	6.603%	
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	NIL	6.603%	
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	NIL	6.603%	
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	NIL	6.603%	
NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only)	NIL	6.603%	
NMB Pathibhara Bachat Khata (For Koshi Pradesh Only)	NIL	6.603%	
NMB Investor Savings	NIL	5.603%	
NMB Jeevan Chakra	5,000 to 50,000	5.603%	
All other normal Savings Account	0-10,000	5.603%	
<b>Call Deposit (NPR)</b>	<b>Upto 2.8015%</b>		
<b>Fixed Deposit (NPR)</b>	<b>Individual</b>	<b>Institution</b>	
3 Months to Below 6 Months	8.50%	-	
6 Months to Below 9 Months	9.00%	7.76%	
9 Months to Below 1 Year	9.50%	7.76%	
1 Year & Above (For Institutional Only)	-	7.76%	
1 Year to Below 2 Years	9.76%	-	
2 Years to Below 10 Years	9.50%	-	
10 Years & Above	9.50%	-	
Manyan Muddati (1 year)	9.76%	-	
Saral Muddati Bachhat Khata (3 months)	8.50%	-	
<b>Recurring Deposit</b>			
NMB Mero Kramik Khata (Recurring Deposit)	Multiples of 1,000	9.50%	
<b>Interest Rate of Foreign Currency Deposits (% p.a.)</b>			
<b>Deposits FCY (Individual/Institution*)</b>	<b>Fixed-3 Months and Above</b>	<b>Saving</b>	<b>Call</b>
US Dollar-USD	6.75%	5.75%	Up to Benchmark Rate
Great Britain Pound-GBP	5.50%	4.50%	
EURO-EUR	4.50%	4.00%	
Canadian Dollar-CAD	4.50%	4.25%	
Australian Dollar-AUD	4.50%	3.75%	
Japanese Yen-JPY	3.00%	2.00%	
Chinese Yuan-CNY	3.00%	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.

Note: Interest Rate on NMB Janmabhumi Khata (Remittance: Saving & FD) shall be 2% higher.

NMB Namaste FCY FD (min. 1 years) 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%	

## B. INTEREST RATE ON LOAN PRODUCTS

Loan Products	Interest Rate (% Per Annum)
Corporate	BR+ Up to 5
Mid-Corporate	BR+ Up to 5
SME & MSME	BR+ Up to 5
Agriculture	BR+ Up to 5
Energy Financing	BR+ Up to 5
Retail Microfinance Loan	BR+ Up to 5
Wholesale Microfinance Loan	BR+ Up to 5
Project Finance	BR+ Up to 5
Retail Loan	BR+ Up to 5
Other Loans	BR+ Up to 5
Trade Contract Sales-Funded Lines	BR+ Up to 5
Loan Against Government Securities	Base Rate or Coupon Rate (whichever is higher) plus up to 2%
Loan Against own Fixed Deposit Receipt	
<b>FCY Loan (% per annum)</b>	<b>Benchmark Rate plus Up to 5</b>

Fixed Interest Rate Loan Products	Interest Rate (% Per Annum)
Project Finance	BR+ 1% to 3%
Energy Financing	BR+ 1% to 3%
<b>Fixed Rate Retail</b>	
<b>a) Fixed Rate Home Loan</b>	
<b>Interest Rate (% Per Annum)</b>	
Sulav Ghar Karja-Upto 10 Yrs Fixed plus Floating	10.49%
Home Loan-Fixed Up to 15 Yrs	11.99%
Home Loan (Fixed Plus Floating) Up to 20 Yrs	11.49%
<b>b) Fixed Rate: Other Retail Term Loans</b>	
<b>Interest Rate (% Per Annum)</b>	
Up to 5 Years	13.00%
Above 5 Years to 10 Years	13.50%
Above 10 Years	14.00%
<b>c) Fixed Rate Electric Vehicle Loan</b>	
<b>Interest Rate (% Per Annum)</b>	
Up to 5 Years	12.49%

- Interest rate for Consortium Loan shall be as per Consortium decision
- Interest rate for Subsidy Loan shall be as per NRB Directive
- Interest rate on loan products directed by NRB for any specific sector shall be as per NRB Directives.
- Interest rate for environmental friendly housing (green homes) will be 0.5% lesser

**Note:** Interest rates on loan products do not apply for substandard, below category loan accounts and recovery accounts Benchmark Rate: as per NRB directive.

The interest rate determination for the same nature loan clients shall be done as per NRB Circular Bai.Bi.Ni.Bi./Niti/Paripatra/03/080/081 dated 2080-06-18 B.S.

For more details please visit bank's official website ([www.nmb.com.np](http://www.nmb.com.np))

