

INTEREST RATE

Effective Date : Poush 1st, 2080 (December 17th, 2023)

A. INTEREST RATE ON DEPOSIT PRODUCTS

Saving Deposit (LCY)	Minimum Balance	Interest Rate Per Annum
NMB You-Wah Digi Savings	NIL	5.00%
NMB Smart Nari Bachat Khata	NIL	5.00%
NMB Premium Super Talab Khata	NIL	7.00%
NMB Sahara Gold	NIL	7.00%
NMB Manyajan Bachat Khata	NIL	7.00%
NMB Ujyalo Pariwar Bachat Khata	NIL	7.00%
NMB Ujyalo Pension Bachat Khata	NIL	7.00%
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	NIL	7.00%
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	NIL	7.00%
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	NIL	7.00%
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	NIL	7.00%
NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only)	NIL	7.00%
NMB Pathibhara Bachat Khata (For Koshi Pradesh Only)	NIL	7.00%
NMB Investor Savings	NIL	5.00%
NMB Jeevan Chakra	5,000 to 50,000	5.00%
All other normal Savings Account	Zero - 10,000	5.00%

Call Deposit (NPR)	Up to 2.50%	
Fixed Deposit (NPR)	Individual	Institution
3 Months to Below 6 Months	6.50%	-
6 Months to Below 9 Months	6.50%	6.00%
9 Months to Below 1 Year	7.00%	6.50%
1 Year & Above (For Institutional Only)	-	7.00%
1 Year to Below 2 Years	7.00%	-
2 Years to Below 10 Years	7.50%	-
10 Years & Above	9.00%	-
Manyajan Muddati (1 year)	7.00%	-
Saral Muddati Bachhat Khata (3 months)	6.50%	-

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

Recurring Deposit			
NMB Mero Kramik Khata (Recurring Deposit)	Multiples of 1,000	7.50%	
Interest Rate of Foreign Currency Deposits (% p.a.)			
Deposits FCY (Individual/Institution*)	Fixed-3 Months and Above	Saving	Call
US Dollar-USD	5.00%	4.75%	Up to Bench-mark Rate
Great Britain Pound-GBP	4.00%	3.00%	
EURO-EUR	4.00%	3.00%	
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%	

Note: *Institutional FCY Fixed Deposit tenure shall be six months and above.

NMB Namaste FCY FD (min. 1 year) for Non Resident Nepalese Only		
USD	5.50%	Minimum \$1,000 or equivalent
GBP	4.50%	
EUR	4.50%	
CAD	4.00%	
AUD	4.00%	

B. INTEREST RATE ON LOAN PRODUCTS

Loan Products	Premium (%) Over Base Rate		
	Manufacturing	Service	Trading
Corporate			
Working Capital-Term	Up to 3.5	Up to 3.5	Up to 3.75
Working Capital-Revolving	Up to 3	Up to 3	Up to 3.25
Cash Credit	Up to 4	Up to 4	Up to 4
Term	Up to 3.5	Up to 3.5	Up to 3.75
Mid-Corporate			
Working Capital-Term	Up to 4	Up to 4	Up to 4.25
Working Capital-Revolving	Up to 4	Up to 4	Up to 4.25
Cash Credit	Up to 4	Up to 4	Up to 4.25
Term	Up to 4	Up to 4	Up to 4.25

INTEREST RATE ON LOAN PRODUCTS

Loan Products	Premium (%) Over Base Rate		
	Manufacturing	Service	Trading
SME/MSME			
Working Capital-Term	Up to 4	Up to 4	Up to 4
Working Capital-Revolving	Up to 4	Up to 4	Up to 4
Cash Credit	Up to 4	Up to 4	Up to 4
Term	Up to 4.25	Up to 4.25	Up to 4.25
Project Finance		Service & Hospitality	
Working Capital-Term	Up to 3.5	Up to 3.5	
Working Capital-Revolving	Up to 3.5	Up to 3.5	
Cash Credit	Up to 4	Up to 4	
Term	Up to 3.5	Up to 3.5	
Energy Financing		Power Generation	Trading
Working Capital-Term	Up to 3.5	-	Up to 3.75
Working Capital-Revolving	Up to 3.5	Up to 3.5	Up to 3.75
Cash Credit	Up to 3.5	Up to 3	Up to 3.75
Term Loan	Up to 3	-	Up to 3.25
Bridge Gap		Up to 3	
Term-Hydro		Up to 2.5	
Term-Solar		Up to 2.25	
Term-Others		Up to 3.5	
Agriculture	All Sectors		
Working Capital-Term	Up to 3		
Working Capital-Revolving	Up to 3		
Cash Credit	Up to 3		
Term Loan	Up to 3.25		
Retail	Up to 10 Yrs	10 to 20 Yrs	Above 20 Yrs
Housing Up to 20 Mio	Up to 3.5	Up to 3.75	Up to 4
Housing Above 20 Mio	Up to 3.75	Up to 4	Up to 4.25
Auto Loan	Personal	Commercial	
Electric Vehicle	Up to 3	Up to 3.5	
ICE Vehicle	Up to 4	Up to 5	
Land Purchase-Up to 10 Mio		Up to 4	
Land Purchase-Above 10 Mio		Up to 5	
Loan Against Property		Up to 4	
Margin Lending		Up to 4	
NMB Talab Karja		Up to 4	
Personal Overdraft		Up to 5	
Other Retail Loan		Up to 4	
Education Loan		Up to 5	
Micro-Finance (Retail & Wholesale)		Up to 2	
Trade Contract Sales-Funded Lines		Up to 4	
Loan Against Government Securities	Base Rate or Coupon Rate (whichever is higher) plus up to 2%		
Loan Against own FDR	Base Rate or Coupon Rate (whichever is higher) plus up to 2%		
Loan & Advances- FCY			
USD Term Loan	Benchmark Rate plus Up to 3%		
TR Loan-FCY	Benchmark Rate plus Up to 3%		

Fixed Interest Rate Loan Products	Interest Rate (% Per Annum)		
	Up to 5 Years	5 Years to 10 Years	Above 10 Years
Project Finance	BR+ 1% to 3%		
Energy Financing	BR+ 1% to 3%		
Fixed Rate Home Loan			
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%		
Fixed Rate: Other Retail Term Loans	13.00%	13.50%	14.00%
Fixed Rate Electric Vehicle Loan	12.49%		
NMB Sulav Auto Loan-Electric - Upto 7 Yrs	10.49%		

Note:

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

For more details please visit bank's official website (www.nmb.com.np)



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