

INTEREST RATES

Effective Date : Falgun 1, 2080 (February 13, 2024)

A. INTEREST RATE ON DEPOSIT PRODUCTS

Saving Deposit (LCY)	Minimum Balance		Interest Rate
NMB You-Wah Digi Savings	NIL		4.00%
NMB Smart Nari Bachat Khata	NIL		5.75%
NMB Premium Super Talab Khata	NIL		5.75%
NMB Sahara Gold	NIL		5.75%
NMB Manyajan Bachat Khata	NIL		5.75%
NMB Ujyalo Pariwar Bachat Khata	NIL		5.75%
NMB Ujyalo Pension Bachat Khata	NIL		5.75%
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	NIL		5.75%
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	NIL		5.75%
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	NIL		5.75%
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	NIL		5.75%
NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only)	NIL		5.75%
NMB Pathibhara Bachat Khata (For Koshi Pradesh Only)	NIL		5.75%
NMB Investor Savings	NIL		4.00%
NMB Jeevan Chakra	5,000 to 50,000		4.00%
All other normal Savings Account	Zero - 10,000		4.00%
Call Deposit (NPR)	Up to 2%		
Fixed Deposit (NPR)	Individual	Institution	
6 Months to Below 1 Year	5.75%	5.00%	
1 Year & Above (For Institutional Only)	-	6.50%	
1 Year to Below 2 Years	6.75%	-	
2 Years to Below 10 Years	7.00%	-	
10 Years & Above	8.50%	-	
Manyajan Muddati (1 year)	7.50%	-	
Saral Muddati Bachhat Khata (3 months)	5.75%	-	
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		7.00%
Interest Rate of Foreign Currency Deposits (% p.a.)			
Deposits FCY (Individual/ Institution*)	Fixed 3 Months and Above	Savings Deposit	Call Deposit
US Dollar-USD	4.75%	4.50%	Up to Benchmark 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%	
* Institutional FCY Fixed Deposit tenure shall be six months and above.			

NMB Namaste FCY FD (min. 1 years) for Non Resident Nepalese Only		
USD	5.00%	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		
Corporate	Manufacturing	Service	Trading
Working Capital-Term	1-3	1-3	1-3
Working Capital-Revolving	1-3	1-3	1-3
Cash Credit	1-3	1-3	1-3
Term	1.5-3.5	1.5-3.5	1.75-3.75
Mid-Corporate	Manufacturing	Service	Trading
Working Capital-Term	1.5-3.5	1.5-3.5	1.5-3.5
Working Capital-Revolving	1.5-3.5	1.5-3.5	1.5-3.5
Cash Credit	1.5-3.5	1.5-3.5	1.5-3.5
Term	2-4	2-4	2-4

INTEREST RATE ON LOAN PRODUCTS

Loan Products	Premium (%) Over Base Rate		
SME/MSME	Manufacturing	Service	Trading
Working Capital-Term	2-4	2-4	2-4
Working Capital-Revolving	2-4	2-4	2-4
Cash Credit	2-4	2-4	2-4
Term	2-4	2-4	2-4
Project Finance	Manufacturing	Service & Hospitality	
Working Capital-Term	1.5-3.5	1.5-3.5	
Working Capital-Revolving	1-3	1-3	
Cash Credit	1-3	1-3	
Term	1.5-3.5	1.5-3.5	
Energy Financing	Manufacturing	Power Generation	Trading
Working Capital-Term	1.5-3.5	-	1.75-3.75
Working Capital-Revolving	1.5-3.5	1.5-3.5	1.75-3.75
Cash Credit	1.5-3.5	1-3	1.75-3.75
Term Loan	1-3	-	1.25-3.25
Bridge Gap	-	1-3	-
Term-Hydro	-	0.5-2.5	-
Term-Solar	-	0.25-2.25	-
Term-Others	-	1.5-3.5	-
Agriculture	All Sectors		
Working Capital-Term	1-3		
Working Capital-Revolving	1-3		
Cash Credit	1-3		
Term Loan	1.25-3.25		
Retail	Up to 10 Yrs	10 to 20 Yrs	Above 20 Yrs
Housing Up to 20 Mio	1-3		
Housing Above 20 Mio	1.5-3.5		
Auto Loan	Personal	Commercial	
Electric Vehicle	1-3	2-4	
ICE Vehicle	2-4	2.5-4.5	
Land Purchase-Up to 10 Mio	1.5-3.5		
Land Purchase-Above 10 Mio	2.5-4.5		
Loan Against Property	2-4		
Margin Lending	1-3		
NMB Talab Karja	2-4		
Personal Overdraft	2.5-4.5		
Other Retail Loan	2-4		
Education Loan	2.5-4.5		
Micro-Finance (Retail & Wholesale)	0-2		
Trade Contract Sales-Funded Lines	2-4		
Loan Against Government Securities	Base Rate or Coupon Rate (whichever is higher) plus up to 2%		
Loan Against own FDR			
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)		
Project Finance	BR+ Up to 2%		
Energy Financing	BR+ Up to 2%		
Fixed Rate Home Loan			
Sulav Ghar Karja - Upto 10 Yrs Fixed plus Floating	10.49%		
Sulav Ghar Karja - 7 Yrs Fixed plus Floating	9.99%		
	Upto 5 Years	5 to 10 Yrs	Above 10 Yrs
Fixed Rate: Other Retail Term Loans	13.00%	13.50%	14.00%
NMB Sulav Auto Loan-electric-Up to 7 Yrs	10.49%		

Notes:

- 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)

