

INTEREST RATES

Effective Date : Shrawan 1, 2081 (July 16, 2024)

A. INTEREST RATE ON DEPOSIT PRODUCTS

Saving Deposit (LCY)	Minimum Balance	Interest Rate	
NMB You-Wah Digi Savings	NIL	3.02%	
NMB Smart Nari Bachat Khata	NIL	4.02%	
NMB Premium Super Talab Khata	NIL	4.52%	
NMB Sahara Gold	NIL	4.02%	
NMB Manyajan Bachat Khata	NIL	4.02%	
NMB Ujyalo Pariwar Bachat Khata	NIL	4.52%	
NMB Ujyalo Pension Bachat Khata	NIL	4.52%	
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	NIL	4.02%	
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	NIL	4.02%	
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	NIL	4.02%	
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	NIL	4.02%	
NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only)	NIL	4.02%	
NMB Pathibhara Bachat Khata (For Koshi Pradesh Only)	NIL	4.02%	
NMB Investor Savings	NIL	3.02%	
NMB Jeevan Chakra	5,000 to 50,000	3.02%	
NMB Janmabhumi Bachat Khata (Remittance)	NIL	6.87%	
All other normal Savings Account	Zero - 10,000	3.02%	
Call Deposit (NPR)	Up to 1.51%		
Fixed Deposit (NPR)	Individual	Institution	
6 Months to Below 1 Year	4.50%	3.50%	
1 Year to Below 3 Years	5.50%	4.50%	
3 Years to Below 5 Years	7.25%	6.25%	
5 Years & Above	7.53%	6.53%	
Manyajan Muddati (1 year)	6.00%	-	
Saral Muddati Bachhat Khata (3 months)	4.00%	-	
NMB Janmabhumi (Remittance) Muddati Khata	Plus 1% on above individual FD rates	-	
Recurring Deposit			
NMB Mero Kramik Khata (Recurring Deposit)	Multiples of 1,000	5.50%	
Interest Rate of Foreign Currency Deposits (% p.a.)			
Deposits FCY (Individual/ Institution*)	Fixed 3 Months and Above	Savings Deposit	Call Deposit
US Dollar-USD	4.50%	4.00%	Up to Benchmark Rate
Great Britain Pound-GBP	3.75%	3.00%	
EURO-EUR	3.75%	3.00%	
Canadian Dollar-CAD	4.25%	4.00%	
Australian Dollar-AUD	4.00%	3.50%	
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 year) for Non Resident Nepalese Only			
USD	4.50%	Minimum \$1,000 or equivalent	
GBP	4.00%		
EUR	4.00%		
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	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			
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

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Loan Products	Premium (%) Over Base Rate		
	Manufacturing	Service	Trading
SME/MSME			
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		
Corporate Agriculture	0.25-2.25		
Retail			
Housing Up to 20 Mio	0.5-2.5		
Housing Above 20 Mio	0.75-2.75		
Auto Loan	Personal	Commercial	
Electric Vehicle	0.5- 2.5	2-4	
ICE Vehicle	1-3	2.5-4.5	
Land Purchase-Up to 10 Mio	1-3		
Land Purchase-Above 10 Mio	2-4		
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	1.5-3.5		
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	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		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 5 Yrs	10.10%		
NMB Sulav Auto Loan electric - 7 Yrs	8.99%		

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)