TEREST RA

Effective Date : Bhadra 1, 2081 (August 17, 2024)

| ٨ | INITEDECT | DATE | ח ואח | EDOCIT | PRODUCTS | |
|---|-----------|------|-------|--------|----------|--|
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| NMB Smart Nari Bachat Khata NMB Smart Nari Bachat Khata NMB Premium Super Talab Khata NMB Jahara Gold NMB Manyajan Bachat Khata NMB Ujyalo Pariwar Bachat Khata NMB Ujyalo Pension Bachat Khata Appan NMB Bachat Khata (For Wadhesh Pradesh Only) NMB Lumbini Bachat Khata (For Sudurpashchim Pachat Khata (For Sudurpashchim Pradesh Only) NMB Lambini Pradesh Only) NMB Lambini Pradesh Only) NMB Lambini Pradesh Only) NMB Lambini Bachat Khata (For Gandaki Bachat Khata (For Gandaki Bachat Khata (For Gandaki Pradesh Only) NMB Parabihbara Bachat Khata (For Karnal Pradesh Only) NMB Parabihbara Bachat Khata (For Koshi Pradesh Only) NMB Investor Savings NIL 4.02% NMB Jahnabhumi Bachat Khata (For Koshi Pradesh Only) NMB Jeevan Chakra 5,000 to 50,000 3.02% NMB Jananabhumi Bachat Khata (Remittance) NIL 5,52% All other normal Savings Account Call Deposit (NPR) Tiver to Below 2 Years 4,55% 3,50% 1 Years & Above 7,41% 6,641% 6,641% 6,60% 5,75% 3,00% 1 Years & Above Manyajan Muddati (1 year) 5,000 to 50,000 5,50% NMB Janmabhumi (Remittance) Muddati Rhata (Recurring Deposit NMB Janmabhumi (Remittance) Muddati Rhata (Recurring Deposit NMB Maro Kramik Khata (Recurring Deposit NMB Mero Kramik Mata (Recurring | Saving Deposit (LCY) | Minimum Balance | Interest Rate | | | |
|--|---|--------------------|------------------------------------|--------------|--|--|
| NMB Premium Super Talab Khata NIL 4.52% NMB Sahara Gold NIL 4.02% NMB Manyajan Bachat Khata NIL 4.02% NMB Ujyalo Pension Bachat Khata NIL 4.52% NMB Ujyalo Pension Bachat Khata NIL 4.52% Aapan NMB Bachat Khata NIL 4.02% Ger Sudurpashchim Bachat Khata NIL 4.02% For Sudurpashchim Bachat Khata NIL 4.02% Ker Lumbini Pradesh Only) NIL 4.02% MMB Grandaki Bachat Khata NIL 4.02% Ker Yamali Bishesh Bachat Khata NIL 4.02% Kim Karnali Bishesh Bachat Khata NIL 4.02% Kim MB Devan Chakra 5,000 to 50,000 3.02% NMB Investor Savings NIL 3.02% NMB Janmabhumi Bachat Khata NIL 5.52% Individual Institution 4.50% 3.50% <td>NMB You-Wah Digi Savings</td> <td>NIL</td> <td></td> <td>3.02%</td> | NMB You-Wah Digi Savings | NIL | | 3.02% | | |
| NMB Sahara Gold | NMB Smart Nari Bachat Khata | NIL | 4.02% | | | |
| NMB Manyajan Bachat Khata | NMB Premium Super Talab Khata | NIL | 4.52% | | | |
| NMB Ujyalo Pariwar Bachat Khata Nil. 4.52% | NMB Sahara Gold | NIL | 4.02% | | | |
| NMB Ujyalo Pension Bachat Khata | NMB Manyajan Bachat Khata | NIL | | 4.02% | | |
| Aapan MMB Bachat Khata For Madhesh Pradesh Only) | NMB Ujyalo Pariwar Bachat Khata | NIL | | 4.52% | | |
| For Madhesh Pradesh Only NIL 4.02% | NMB Ujyalo Pension Bachat Khata | NIL | | 4.52% | | |
| For Sudurpashchim Pradesh Only NIIL | Aapan NMB Bachat Khata (For Madhesh Pradesh Only) | NIL | | 4.02% | | |
| (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 Jeevan Chakra NIL 5.52% NIL 5.52% 5.52% All other normal Savings Account Zero – 10,000 3.02% Call Deposit (NPR) Individual Institution 6 Months to Below 1 Year 4.50% 3.50% 1 Year to Below 2 Years 6.55% 5.55% 2 Years & Above 7.41% 6.41% | Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only) | NIL | | 4.02% | | |
| NIL 4.02% | NMB Lumbini Bachat Khata (For Lumbini Pradesh Only) | NIL | | 4.02% | | |
| NIL 4.02% | Mero Gandaki Bachat Khata (For Gandaki Pradesh Only) | NIL | | 4.02% | | |
| NIL 4.02% | NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only) | NIL | | 4.02% | | |
| NMB Jeevan Chakra 5,000 to 50,000 3.02% NMB Janmabhumi Bachat Khata (Remittance) | NMB Pathibhara Bachat Khata (For Koshi Pradesh Only) | NIL | 4.02% | | | |
| NMB Janmabhumi Bachat Khata (Remittance) All other normal Savings Account Zero - 10,000 3.02% Call Deposit (NPR) Individual 6 Months to Below 1 Year 1 Year to Below 2 Years 2 Years & Above Manyajan Muddati (1 year) Saral Muddati Bachhat Khata (3 months) NMB Janmabhumi (Remittance) Muddati Khata (Recurring Deposit NMB Wero Kramik Khata (Recurring Deposit) Interest Rate of Foreign Currency Deposits (% p.a.) Deposits FCY (Individual/ Institution*) Deposits FCY (Individual/ Institution*) Australian Dollar-CAD Australian Dollar-AUD Japanese Yen-JPY 3.00% 2 yero - 10,000 3.02% Up to 1.51% Institution 3.02% 1.02% 1.02% 3.02% 1.02% 1.02% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 4.00% | NMB Investor Savings | NIL | | 3.02% | | |
| All other normal Savings Account Zero - 10,000 3.02% | NMB Jeevan Chakra | 5,000 to 50,000 | | 3.02% | | |
| Call Deposit (NPR) Fixed Deposit (NPR) Individual 6 Months to Below 1 Year 4.50% 3.50% 1 Year to Below 2 Years 6.55% 5.55% 2 Years & Above 7.41% 6.41% Manyajan Muddati (1 year) Saral Muddati Bachhat Khata (3 months) NMB Janmabhumi (Remittance) Muddati Khata Plus 1% on above Individual FD rates Plus 1% on above Individual FD rates Recurring Deposit NMB Mero Kramik Khata (Recurring Deposit) Interest Rate of Foreign Currency Deposits (% p.a.) Deposits FCY (Individual/ Institution*) Fixed 3 Months and Above US Dollar-USD 4.50% 4.00% Great Britain Pound-GBP 3.75% 3.00% EURO-EUR Canadian Dollar-CAD 4.25% 4.00% Australian Dollar-CAD 4.00% 3.50% Up to Benchmark Rate Rate | NMB Janmabhumi Bachat Khata (Remittance) | NIL | 5.52% | | | |
| Individual Institution South State S | All other normal Savings Account | Zero - 10,000 | 3.02% | | | |
| 6 Months to Below 1 Year 4.50% 3.50% 1 Year to Below 2 Years 6.55% 5.55% 2 Years & Above 7.41% 6.41% Manyajan Muddati (1 year) 6.00% - Saral Muddati Bachhat Khata (3 months) 4.00% - NMB Janmabhumi (Remittance) Muddati Rhata (3 months) Plus 1% on above Individual FD rates - Recurring Deposit NMB Mero Kramik Khata (Recurring Deposits) Multiples of 1,000 5.50% Interest Rate of Foreign Currency Deposits (% p.a.) Deposits FCY (Individual/ Institiution*) Fixed 3 Months and Above 4.00% Great Britain Pound-GBP 3.75% 3.00% EURO-EUR 3.75% 3.00% Call Deposit Up to Benchmark Rate Cale Deposit August Augus | Call Deposit (NPR) | Up to 1.51% | | | | |
| 1 Year to Below 2 Years 6.55% 5.55% 2 Years & Above 7.41% 6.41% Manyajan Muddati (1 year) 6.00% - Saral Muddati Bachhat Khata (3 months) 4.00% - NMB Janmabhumi (Remittance) Muddati hata (2 months) Plus 1% on above Individual FD rates reminded that (3 months) - Recurring Deposit NMB Mero Kramik Khata (8 multiples of 1,000 molecular (1,000 molecular) Prates reminded thata (1,000 molecular) Prates rem | Fixed Deposit (NPR) | Individual | Institution | | | |
| 2 Years & Above 7.41% 6.41% Manyajan Muddati (1 year) 6.00% - Saral Muddati Bachhat Khata (3 months) 4.00% - NMB Janmabhumi (Remittance) Muddati Khata (8 months) Plus 1% on above Individual FD rates - Recurring Deposit NMB Mero Kramik Khata (Recurring Deposits) Multiples of 1,000 5.50% Interest Rate of Foreign Currency Deposits (% p.a.) Deposits FCY (Individual/ Institution*) Fixed 3 Months and Above 4.00% US Dollar-USD 4.50% 4.00% Great Britain Pound-GBP 3.75% 3.00% EURO-EUR 3.75% 3.00% Call Deposit Up to Benchmark Rate Australian Dollar-AUD 4.00% 3.50% Up to Benchmark Rate | 6 Months to Below 1 Year | 4.50% | | 3.50% | | |
| Manyajan Muddati (1 year) Saral Muddati Bachhat Khata (3 months) NMB Janmabhumi (Remittance) Muddati Khata Plus 1% on above Individual FD rates - Recurring Deposit NMB Mero Kramik Khata (Recurring Deposits) Interest Rate of Foreign Currency Deposits (% p.a.) Deposits FCY (Individual/ Institiution*) Fixed 3 Months and Above US Dollar-USD Great Britain Pound-GBP 3.75% 3.00% Call Deposit EURO-EUR 3.75% 3.00% Canadian Dollar-CAD 4.25% 4.00% Australian Dollar-AUD 4.00% Australian Dollar-AUD 4.00% 3.50% Up to Benchmark Rate Rate | 1 Year to Below 2 Years | 6.55% | 5.55% | | | |
| Saral Muddati Bachhat Khata (3 months) 4.00% Plus 1% on above Individual FD rates - Recurring Deposit NMB Mero Kramik Khata (Recurring Deposit) Interest Rate of Foreign Currency Deposits (% p.a.) Deposits FCY (Individual/ Institution*) US Dollar-USD Great Britain Pound-GBP EURO-EUR Canadian Dollar-CAD Australian Dollar-AUD Australian Dollar-AUD Japanese Yen-JPY Australian Mudtati Bachhat Khata (13 months) Alove Plus 1% on above Individual FD rates - Recurring Deposit Aunitiples of 1,000 5.50% Savings Deposit Call Deposit Call Deposit Up to Benchmark Rate Rate | 2 Years & Above | 7.41% | 6.41% | | | |
| NMB Janmabhumi (Remittance) Muddati Khata Recurring Deposit NMB Mero Kramik Khata (Recurring Deposit) Interest Rate of Foreign Currency Deposits (% p.a.) Deposits FCY (Individual/ Institution*) Fixed 3 Months and Above US Dollar-USD 4.50% 4.00% Great Britain Pound-GBP 3.75% 3.00% EURO-EUR Canadian Dollar-CAD 4.25% Australian Dollar-AUD Japanese Yen-JPY 3.00% Plus 1% on above Individual PD rates - - Plus 1% on above Individual FD rates - - - - - - - - - - - - - | Manyajan Muddati (1 year) | 6.00% | - | | | |
| Recurring Deposit NMB Mero Kramik Khata (Recurring Deposit) Individual FD rates Multiples of 1,000 Interest Rate of Foreign Currency Deposits (% p.a.) Deposits FCY (Individual/ Institiution*) Fixed 3 Months and Above US Dollar-USD 4.50% 4.00% Great Britain Pound-GBP 3.75% 3.00% EURO-EUR Canadian Dollar-CAD 4.25% Australian Dollar-AUD Japanese Yen-JPY 3.00% Individual FD rates - Individual FD rates - Individual FD rates - Individual FD rates Indi | Saral Muddati Bachhat Khata (3 months) | 4.00% | - | | | |
| NMB Mero Kramik Khata (Recurring Deposit) | NMB Janmabhumi (Remittance) Muddati Khata | | - | | | |
| Multiples of 1,000 5.50% | Recurring Deposit | | | | | |
| Deposits FCY (Individual/ Institution*) Fixed 3 Months and Above Savings Deposit Call Deposit US Dollar-USD 4.50% 4.00% | NMB Mero Kramik Khata (Recurring Deposit) | Multiples of 1,000 | 5.50% | | | |
| Deposits FCY (Individual/ Institution*) Above Call Deposit US Dollar-USD 4.50% 4.00% 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% Up to Benchmark Rate Japanese Yen-JPY 3.00% 2.00% | Interest Rate of Foreign Currency Deposits (% p.a.) | | | | | |
| 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% | Deposits FCY (Individual/ Institution*) | | Savings Deposit | Call Deposit | | |
| EURO-EUR 3.75% 3.00% Canadian Dollar-CAD 4.25% 4.00% Australian Dollar-AUD 4.00% 3.50% Up to Benchmark Rate Japanese Yen-JPY 3.00% 2.00% | US Dollar-USD | 4.50% | 4.00% | | | |
| Canadian Dollar-CAD 4.25% 4.00% Australian Dollar-AUD 4.00% 3.50% Japanese Yen-JPY 3.00% 2.00% | Great Britain Pound-GBP | 3.75% | 3.00% | | | |
| Australian Dollar-AUD 4.00% 3.50% Up to Benchmark Rate Japanese Yen-JPY 3.00% 2.00% | EURO-EUR | 3.75% | 4.00% 3.50% Up to Benchmark Rate | | | |
| Japanese Yen-JPY 3.00% 2.00% | Canadian Dollar-CAD | 4.25% | | | | |
| Japanese Yen-JPY 3.00% 2.00% | Australian Dollar-AUD | 4.00% | | | | |
| Chinese Yuan-CNY 3.00% 3.00% | Japanese Yen-JPY | 3.00% | | | | |
| | Chinese Yuan-CNY | 3.00% | 3.00% | | | |

* 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% | | | |
| GBP | 4.00% | | | |
| EUR | 4.00% | Minimum \$1,000 or equivalent | | |
| CAD | 4.00% | equivalent | | |
| AUD | 4.00% | | | |
| | | • | | |

Central Bank rate

plus Up to 4%

Central Bank

rate plus Up to

B. INTEREST RATE ON LOAN PRODUCTS

Other FCY Deposits

| Loan Products | Pr | 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 | 1-3 | 1-3 | 1-3 | | |
| Mid-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 | 1-3 | 1-3 | 1-3 | | |

INTEREST RATE ON LOAN PRODUCTS

| Loan Products | Premium (%) Over Base Rate | | | |
|---------------------------------------|----------------------------|------------------------------------|----------------|--|
| SME/MSME | 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 | 1-3 | 1-3 | 1-3 | |
| Project Finance | Manufacturing | Service & Hos | spitality | |
| Working Capital-Term | 1.5-3.5 | 1.5-3.5 | 5 | |
| Working Capital-Revolving | 1-3 | 1-3 | | |
| Cash Credit | 1-3 | 1-3 | | |
| Term | 1-3 | 1-3 | | |
| 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 1-3 | | |
| Cash Credit | | | | |
| 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 | 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 Cou | upon Rate (whichever i up to 2% | is higher) plu | |
| Loan Against own FDR | | ир то 275 | | |
| 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.
- recovery accounts.

 Benchmark Rate: as per NRB directive.

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







