

# INTEREST RATES

Effective Date : Bhadra 1, 2082 (August 17, 2025)

## A. INTEREST RATE ON DEPOSIT PRODUCTS

Saving Deposit (LCY)	Interest Rate Per Annum
NMB Premium Super Talab Khata (For Payroll Account only)	4.25%
NMB General Payroll Account	3.75%
NMB Go-Green Savings Account	3.25%
NMB Jestha Nagarik Bachat Khata	2.75%
NMB Mahila Bachat Khata	2.75%
NMB Karmath Yuva Savings Account	2.75%
NMB Student Savings Account	2.75%
NMB Amulya Bachat Khata	2.75%
Super Talab Khata (For Payroll Account Only)	2.75%
Sabaiko Sahara Bachat (Available for unbanked population, Rs. 100 to deposit from Bank)	2.75%
NMB Jeevan Chakra	2.75%
NMB Janmabhumi Bachat Khata (Remittance)	5.25%
Social Security Savings (For Social Security Distribution Account Only)	2.75%
NMB Ujyalo Pariwar Bachat Khata	4.25%
NMB Ujyalo Pension Bachat Khata	4.25%
NMB Normal DO Savings	2.75%
Sulav Muddati Retail	2.75%
All Other normal Savings Account	2.75%

Call Deposit (NPR)	Up to 1.375%	
Fixed Deposit (NPR)	Individual	Institution
3 Months to 6 Months	2.75%	-
Above 6 Months to Below 1 Year	3.00%	-
1 Year to Below 18 Months	4.00%	3.00%
18 Months to Below 2 Years	4.75%	3.25%
2 Years to Below 5 yrs	5.25%	4.00%
5 Years and Above	6.00%	5.00%
Manyajan Muddati (1 year)	4.00%	-
Saral Muddati Bachhat Khata (3 months)	2.75%	-
NMB Janmabhumi Muddati Khata (Remittance)	Plus 1% on above Individual FD Rates	-

Note: Interest for Green Call & Green FD shall be as per above normal call, FD rates and their respective tenures.

Recurring Deposit			
NMB Mero Kramik Khata (Recurring Deposit)	Multiples of 1,000.00	2.75%	
Interest Rate of Foreign Currency Deposits (% p.a.)			
Deposits FCY (Individual/ Institution*)	Fixed 3 Months and Above	Savings Deposit	Call Deposit
US Dollar-USD	3.90%	2.00%	Up to Benchmark Rate
Great Britain Pound-GBP	3.00%	2.50%	
EURO-EUR	2.50%	2.00%	
Canadian Dollar-CAD	3.00%	2.00%	
Australian Dollar-AUD	3.00%	2.00%	
Japanese Yen-JPY	2.00%	1.50%	
Chinese Yuan-CNY	1.50%	1.00%	
Other FCY Deposits	Central Bank rate plus Up to 4%	Central Bank rate plus Up to 2.5%	

NMB Namaste FCY FD (min. 1 year) for Non Resident Nepalese Only		
USD	4.10%	Minimum \$1,000 or equivalent
GBP	3.00%	
EUR	2.50%	
CAD	3.00%	
AUD	3.00%	

## B. INTEREST RATE ON LOAN PRODUCTS

Loan Products	Premium (%) Over Base Rate		
Corporate	Manufacturing	Service	Trading
Working Capital-Term	0.50-2.50	0.50-2.50	0.50-2.50
Working Capital-Revolving	0.25-2.25	0.50-2.50	0.25-2.25
Working Capital-TR	0.15-2.15	0.15-2.15	0.15-2.15
Cash Credit	0.25-2.25	0.50-2.50	0.25-2.25
Term/Hire Purchase	0.50-2.50	0.40-2.40	1-3
Mid-Corporate	Manufacturing	Service	Trading
Working Capital-Term	0.5-2.5	0.5-2.5	0.5-2.5
Working Capital-Revolving	0.5-2.5	0.5-2.5	0.5-2.5
Working Capital-TR	0.5-2.5	0.5-2.5	0.5-2.5
Cash Credit	0.5-2.5	0.5-2.5	0.5-2.5
Term	0.5-2.5	0.5-2.5	0.5-2.5

## INTEREST RATE ON LOAN PRODUCTS

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 & Healthcare		Tourism & Hospitality
Working Capital-Term	0.50-2.50	0.50-2.50		0.25-2.25
Working Capital-Revolving	0.25-2.25			
Working Capital-TR	0.50-2.50			
Cash Credit	0.50-2.50			
Term	0.50-2.50			
Energy Financing	Manufacturing	Power Generation	Trading	
Working Capital-Term	1-3	-	1-3	
Working Capital-Revolving	1-3	0.25-2.25	1-3	
Cash Credit	1-3	0.25-2.25	1-3	
Term Loan	1-3	-	1-3	
Bridge Gap	1-3	0.50-2.50	-	
Term-Hydro	-	0.25-2.25	-	
Term-Utility Scale Solar	-	0.25-2.25	-	
Term-Roof Top Solar	-	1-3	-	
Term-Others	1-3	0.5-2.5	1-3	
Agriculture	All Sectors			
Working Capital-Term	1-3			
Working Capital-Revolving	1-3			
Cash Credit	1-3			
Term Loan	1-3			
Corporate-Agriculture	0.25-2.25			
Retail				
Housing Up to 30 Mio	0.5-2.5			
Housing Above 30 Mio	0.5-2.5			
Auto Loan	Personal	Business	Public/ Commercial	
Electric Vehicle	0.5-2.5	1-3	2-4	
ICE Vehicle	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	1-3			
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/TR Loan	Benchmark Rate plus Up to 3%			
Fixed Interest Rate Loan Products	Interest Rate (% Per Annum)			
Project Finance	BR+Up to 1.50% to 3.5%			
Energy Financing	BR+Up to 1.50% to 3.5%			
Fixed Rate Home Loan				
Sulav Ghar Karja - Upto 10 Yrs Fixed plus Floating	9.99%			
Note: applicable Floating Rate Premium Post Fixed tenure will be 2.99%				
	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	8.89%			
NMB Sulav Auto Loan electric Above 5 Yrs to 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 environmentally 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 if not renewed or restructured
  - Benchmark Rate : as per NRB directive
- For more details please visit bank's official website ([www.nmb.com.np](http://www.nmb.com.np))

