EREST RATES

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%
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%
NMB Digital Banking Savings Account	2.75%
All Other Normal Savings Account	2.75%
NMB Janmabhumi Bachat Khata (Remittance)	5.25%

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	5.00%	3.25%
2 Years to Below 5 Years	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.

NMB Mero Kramik Khata (Recurring Deposit)		Multiples of 1,000.00			
	Interest Rate of Foreign Currency Deposits (% p.a.)				

Recurring Deposit

Interest Rate of Foreign Currency Deposits (% p.a.)			
Deposits FCY (Individual/ Institution*)	Fixed 3 Months and Above	Savings Deposit	Call Deposit
US Dollar-USD	3.75%	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	1.00%	0.50%	
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%	

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

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

B. INTEREST RATE ON LOAN PRODUCTS

Loan Products	Pre	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		
Working Capital-Revolving	0.25-2.25		
Working Capital-TR	0.50-2.50	0.50-2.50	0.25-2.25
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		2-4	
Land Purchase-Up to 10 Mio		1-3	
Land Purchase-Above 10 Mio		2-4	
Loan Against Property		2-4	
Margin Lending	1-3		
NIMB T L L IZ :			
NMB Talab Karja		2-4	
Personal Overdraft		2-4 2.5-4.5	
Personal Overdraft Other Retail Loan		2-4 2.5-4.5 2-4	
Personal Overdraft Other Retail Loan Education Loan		2-4 2.5-4.5 2-4 2.5-4.5	
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale)		2-4 2.5-4.5 2-4	
Personal Overdraft Other Retail Loan Education Loan		2-4 2.5-4.5 2-4 2.5-4.5	
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales-	Bace Pate or Court	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3	or) plus us to 20
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines	Base Rate or Coupoi	2-4 2.5-4.5 2-4 2.5-4.5 0-2	er) plus up to 2%
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines Loan Against Government Securities	- Base Rate or Coupoi	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3	er) plus up to 2%
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines Loan Against Government Securities Loan Against own FDR	·	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3	· · ·
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines Loan Against Government Securities Loan Against own FDR Loan & Advances- FCY	Bench	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3 n Rate (whichever is high	3%
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines Loan Against Government Securities Loan Against own FDR Loan & Advances- FCY USD Term Loan/TR Loan	Bench Inter	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3 In Rate (whichever is high	3%
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines Loan Against Government Securities Loan Against own FDR Loan & Advances- FCY USD Term Loan/TR Loan Fixed Interest Rate Loan Products	Bench Intel	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3 n Rate (whichever is high	3%
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines Loan Against Government Securities Loan Against own FDR Loan & Advances- FCY USD Term Loan/TR Loan Fixed Interest Rate Loan Products Project Finance	Bench Inter BF	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3 n Rate (whichever is high	3% n)
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines Loan Against Government Securities Loan Against own FDR Loan & Advances- FCY USD Term Loan/TR Loan Fixed Interest Rate Loan Products Project Finance Energy Financing	Bench Inter BF	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3 n Rate (whichever is high	3% n)
Personal Overdraft Other Retail Loan Education Loan Micro-Finance (Retail & Wholesale) Trade Contract Sales- Funded Lines Loan Against Government Securities Loan Against own FDR Loan & Advances- FCY USD Term Loan/TR Loan Fixed Interest Rate Loan Products Project Finance Energy Financing Roof-Top Solar	Bench Inter BF	2-4 2.5-4.5 2-4 2.5-4.5 0-2 1-3 n Rate (whichever is high	3% n)

Fixed plus Floating	7.77%
Note: Applicable Floating Rate Prer	nium Post Fixed tenure will be 2.99%

Note: Applicable Floating Rate Premium Post Fixed tenure will be 2.99%			
	Upto 5 Years	5 to 10 Years	Above 10 Years
Fixed Rate: Other Retail Term Loans	13.00%	13.50%	14.00%
NMB Sulav Auto Loan electric - Up to 5 Years	8.89%		
NMB Sulav Auto Loan electric Above 5 Years to 7 Years		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)









2.75%