

INTEREST RATES

Effective Date : Ashar 1, 2083 (June 15, 2026)

A. INTEREST RATE ON DEPOSIT PRODUCTS

| Saving Deposit (LCY) | Interest Rate Per Annum |
|---|-------------------------|
| NMB Premium Super Talab Khata (For Payroll Account only) | 3.01% |
| NMB General Payroll Account | 2.76% |
| NMB Go-Green Savings Account | 3.01% |
| NMB Jestha Nagarik Bachat Khata | 2.76% |
| NMB Mahila Bachat Khata | 2.76% |
| NMB Karmath Yuva Savings Account | 2.76% |
| NMB Student Savings Account | 2.76% |
| NMB Amulya Bachat Khata | 2.76% |
| Super Talab Khata (For Payroll Account Only) | 2.76% |
| Sabaiko Sahara Bachat (Available for unbanked population, Rs. 100 to deposit from Bank) | 2.76% |
| NMB Jeevan Chakra | 2.76% |
| Social Security Savings (For Social Security Distribution Account Only) | 2.76% |
| NMB Ujyalo Pariwar Bachat Khata | 3.01% |
| NMB Ujyalo Pension Bachat Khata | 3.01% |
| NMB Normal DO Savings | 2.76% |
| Sulav Muddati Retail | 2.76% |
| NMB Digital Banking Savings Account | 2.76% |
| All Other Normal Savings Account | 2.76% |
| NMB Janmabhumi Bachat Khata (Remittance) | 4.01% |

| Call Deposit (NPR) | Up to 1.375% | |
|---|--------------------------------------|-------------|
| Fixed Deposit (NPR) | Individual | Institution |
| 3 Months to Below 1 Year | 2.76% | - |
| 1 Year to Below 18 Months | 3.25% | 2.75% |
| 18 Months to Below 2 Years | 4.00% | 2.75% |
| 2 Years to Below 5 Years | 4.25% | 3.00% |
| 5 Years and Above | 4.75% | 4.00% |
| Manyajan Muddati (1 Year) | 3.25% | - |
| Saral Muddati Bachat Khata (3 months) | 2.76% | - |
| 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 | 3.40% | 2.00% | Up to Benchmark Rate |
| Great Britain Pound-GBP | 3.00% | 2.50% | |
| EURO-EUR | 2.00% | 1.50% | |
| Canadian Dollar-CAD | 2.25% | 1.50% | |
| 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 | 3.75% | 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 | 0.25-2.25 | 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 | 0.25-2.25 | 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 | 0-2 | | |
| 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 | 0.5-2.5 | 2-4 |
| ICE Vehicle | 1-3 | | |
| Land Purchase-Up to 10 Mio | 1-3 | | |
| Land Purchase-Above 10 Mio | 2-4 | | |
| Loan Against Property | 2-4 | | |
| Margin Lending | 0.25-2.25 | | |
| 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+1.50% to 3.5% |
| Energy Financing | BR+1% to 3% |
| Mid Corporate | BR+1.75% to 3.75% |
| Roof-Top Solar | BR+1.25% to 3.25% |

| Fixed Rate Home Loan | Interest Rate (% Per Annum) |
|--|-----------------------------|
| Sulav Ghar Karja - Upto 10 Years Fixed plus Floating | 9.99% |

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)