

INTEREST RATE

Effective Date : Ashoj 1st, 2080 (September 18th, 2023)

A. INTEREST RATE ON DEPOSIT PRODUCTS

Saving Deposit (LCY)	Minimum Balance	Interest Rate (% Per Annum)	
NMB You-Wah Digi Savings	NIL	5.00%	
NMB Smart Nari Bachat Khata	NIL	5.00%	
NMB Premium Super Talab Khata	NIL	7.00%	
NMB Sahara Gold	NIL	7.00%	
NMB Manyajan Bachat Khata	NIL	5.00%	
NMB Ujyalo Pariwar Bachat Khata	NIL	7.00%	
NMB Ujyalo Pension Bachat Khata	NIL	7.00%	
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	NIL	7.00%	
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	NIL	7.00%	
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	NIL	7.00%	
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	NIL	7.00%	
NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only)	NIL	7.00%	
NMB Pathibhara Bachat Khata (For Koshi Pradesh Only)	NIL	7.00%	
NMB Investor Savings	NIL	5.00%	
NMB Jeevan Chakra	5,000 to 50,000	5.00%	
All other normal Savings Account	Zero-10,000	5.00%	
NMB Janmabhumi Bachat Khata (Remittance)	NIL	9.25%	
Call Deposit (LCY)	Upto 2.5%		
Fixed Deposit (LCY)	Individual	Institution	
3 Months to Below 6 Months	8.10%	-	
6 Months to Below 9 Months	8.25%	7.99%	
9 Months to Below 1 Year	8.75%	7.99%	
1 Year & Above (For Institutional Only)	-	7.99%	
1 Year to Below 2 Years	9.99%	-	
2 Years to Below 10 Years	9.99%	-	
10 Years & Above	9.99%	-	
Manyajan Muddati (1Year)	9.99%	-	
Saral Muddati Bachhat Khata (3 months)	8.10%	-	
NMB Janmabhumi Muddati Khata (Remittance) - 3 Months & Above	Plus 1% on tenure based Individual FD rate	-	
Recurring Deposit			
NMB Mero Kramik Khata (Recurring Deposit)	Multiples of 1,000	9.99%	
Interest Rate of Foreign Currency Deposits (% p.a.)			
Deposits FCY (Individual/Institution*)	Fixed-3 Months and Above	Saving	Call
US Dollar-USD	7.00%	5.75%	Up to Benchmark Rate
Great Britain Pound-GBP	5.50%	4.50%	
EURO-EUR	4.50%	4.00%	
Canadian Dollar-CAD	4.50%	4.25%	
Australian Dollar-AUD	4.50%	3.75%	
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 years) *product for Non Resident Nepalese Only		
USD	7.25%	Minimum \$1,000 or equivalent
GBP	5.75%	
EUR	5.00%	
CAD	4.75%	
AUD	5.00%	

B. INTEREST RATE ON LOAN PRODUCTS

Loan Products	Interest Rate (% Per Annum)
Corporate	BR+ Up to 5
Mid-Corporate	BR+ Up to 5
SME & MSME	BR+ Up to 5
Agriculture	BR+ Up to 5
Energy Financing	BR+ Up to 5
Retail Microfinance Loan	BR+ Up to 5
Wholesale Microfinance Loan	BR+ Up to 5
Project Finance	BR+ Up to 5
Retail Loan	BR+ Up to 5
Other Loans	BR+ Up to 5
Trade Contract Sales-Funded Lines	BR+ Up to 5
Loan Against Government Securities	Base Rate or Coupon Rate (whichever is higher) plus up to 2%
Loan Against own Fixed Deposit Receipt	
FCY Loan (% per annum)	Benchmark Rate plus Up to 5

Fixed Interest Rate Loan Products	Interest Rate (% Per Annum)
Project Finance	BR+ Up to 4
Energy Financing	BR+ Up to 4

Fixed Rate Retail	
a) Fixed Rate Home Loan	Interest Rate (% Per Annum)
Home Loan-Fixed Up to 15 Yrs	11.99%
Home Loan (Fixed Plus Floating) up to 20 Yrs	11.49%

b) Fixed Rate: Other Retail Term Loans	Interest Rate (% Per Annum)
Up to 5 Years	BR + Min 5
Above 5 Years to 10 Years	BR + Min 5
Above 10 Years	BR + Min 5

c) Fixed Rate Electric Vehicle Loan	Interest Rate (% Per Annum)
Up to 5 Years	12.49%

- 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.

Note: 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)