

INTEREST RATES

Effective Date : Shrawan 1, 2082 (July 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% |

Note: The interest rates on NMB Manyajan Bachat Khata, Sahara Gold Saving, NMB Nari Bachat, Green Deposit Account Saving, Manyajan Muddati Retail and all Provincial Savings Accounts have been revised to 3.25%. These products are no longer in offer.

| Call Deposit (NPR) | Up to 1.375% | |
|---|--------------------------------------|-------------|
| Fixed Deposit (NPR) | Individual | Institution |
| 3 Months to 6 Months | 2.75% | - |
| Above 6 Months to 1 Year | 3.00% | - |
| Above 1 Year to 2 Years | 4.00% | 2.75% |
| Above 2 Years to 3 Years | 4.50% | 3.25% |
| Above 3 Years to 5 Years | 5.00% | 4.00% |
| Above 5 Years | 6.00% | 5.00% |
| Manyajan Muddati (1 year) | 3.00% | - |
| 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% | |

* 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% |
| 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)