

INTEREST RATES

Effective Date : Falgun 1, 2081 (February 13, 2025)

A. INTEREST RATE ON DEPOSIT PRODUCTS

Saving Deposit (LCY)	Minimum Balance	Interest Rate	
NMB You-Wah Digi Savings	NIL	3.00%	
NMB Smart Nari Bachat Khata	NIL	4.00%	
NMB Premium Super Talab Khata	NIL	4.50%	
NMB Sahara Gold	NIL	4.00%	
NMB Manyan Bachat Khata	NIL	4.00%	
NMB Ujyalo Pariwar Bachat Khata	NIL	4.50%	
NMB Ujyalo Pension Bachat Khata	NIL	4.50%	
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	NIL	4.00%	
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	NIL	4.00%	
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	NIL	4.00%	
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	NIL	4.00%	
NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only)	NIL	4.00%	
NMB Pathibhara Bachat Khata (For Koshi Pradesh Only)	NIL	4.00%	
NMB Investor Savings	NIL	3.00%	
NMB Jeevan Chakra	5,000	3.00%	
NMB Janmabhumi Bachat Khata (Remittance)	NIL	5.50%	
All other normal Savings Account	0 - 100	3.00%	
Call Deposit (NPR)	Up to 1.50%		
Fixed Deposit (NPR)	Individual	Institution	
Upto 6 Months	3.00%	-	
Above 6 Months to 13 Months	4.00%	3.00%	
Above 13 Months to 2 Years	4.25%	3.25%	
Above 2 Years to 3 Years	5.50%	4.50%	
Above 3 Years to 5 Years	6.00%	5.00%	
Above 5 Years	6.60%	5.60%	
Manyayan Muddati (1 year)	4.25%	-	
Saral Muddati Bachhat Khata (3 months)	3.00%	-	
NMB Janmabhumi Muddati Khata (Remittance)	Plus 1% on above Individual FD rates	-	
Recurring Deposit			
NMB Mero Kramik Khata (Recurring Deposit)	Multiples of 1,000	4.00%	
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	4.00%	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	0.5-2.5	0.5-2.5	0.5-2.5
Working Capital-Revolving	0.25-2.25	0.5-2.5	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	0.5-2.5	0.25-2.25
Term	0.5-2.5	0.5-2.5	1-3
Mid-Corporate	Manufacturing	Service	Trading
Working Capital-Term	0.75-2.75	1-3	1-3
Working Capital-Revolving	0.75-2.75	1-3	1-3
Working Capital-TR	0.5-2.5	0.5-2.5	0.5-2.5
Cash Credit	0.75-2.75	1-3	1-3
Term	0.75-2.75	1-3	1-3

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Loan Products	Premium (%) Over Base Rate		
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	0.5-2.5	0.5-2.5	0.25-2.25
Working Capital-Revolving	0.25-2.25	0.5-2.5	0.25-2.25
Working Capital-TR	0.5-2.5	0.5-2.5	0.25-2.25
Cash Credit	0.5-2.5	0.5-2.5	0.25-2.25
Term	0.5-2.5	0.5-2.5	0.25-2.25
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	0.5-2.5	-
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 25 Mio	0.5-2.5		
Housing Above 25 Mio	0.5-2.5		
Auto Loan	Personal	Commercial	
Electric Vehicle	0.5- 2.5	2-4	
ICE Vehicle	1-3	2.5-4.5	
Land Purchase-Up to 10 Mio	1-3		
Land Purchase-Above 10 Mio	2-4		
Loan Against Property	1.5-3.5		
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 2%		
Energy Financing	BR+ Up to 2%		
Fixed Rate Home Loan			
Sulav Ghar Karja - Upto 10 Yrs Fixed plus Floating	9.99%		
	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 environmental 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.
- Benchmark Rate: as per NRB directive.

For more details please visit bank's official website (www.nmb.com.np)