

INTEREST RATE

Effective Date : Falgun 1st, 2079 (February 13th, 2023)

Deposit Products	Rates Per annum	Minimum Balance (NPR)	
LCY Saving Deposits			
Saral Muddati Bachhat Khata	8.42%	NIL	
Sambriddha Gandaki Bachhat Khata (Product for Gandaki Province Only)	6.42%	1,000	
NMB Premium Super Talab Khata	8.42%	NIL	
NMB Super Talab Khata	6.42%	NIL	
NMB Sahara Bachat Khata	6.42%	1,000	
NMB Umanga Bachat Khata	6.42%	100	
NMB Talab Khata	6.42%	NIL	
NMB Manyajan Bachat Khata	8.42%	NIL	
Nari Bachat Khata	6.42%	100	
Atulya Bachat Khata	6.42%	NIL	
Sulav Muddati Savings	6.42%	NIL	
Micro Bachat Khata	6.42%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	6.42%	100 (100 Deposited by Bank)	
Social Security Savings	6.42%	NIL	
Surakchhit Jeevan Bachat Khata	6.42%	1,000	
Namaste Savings	6.42%	10,000	
Metro Card Savings	6.42%	100	
Metro POS Savings	6.42%	100	
NMB Smart Savings - Digital	6.42%	NIL	
Normal DO Savings	6.42%	NIL	
NMB Jeevan Chakra	6.42%	5,000 to 50,000	
NMB Samman Bachat Khata	6.42%	10,000	
NMB Investor Savings	6.42%	NIL	
NMB You-Wah Digi Savings	8.42%	NIL	
NMB Sahara Gold	8.42%	5,000	
NMB Ujyalo Pariwar Bachat Khata	8.42%	NIL	
NMB Ujyalo Pension Bachat Khata	8.42%	NIL	
NMB Smart Nari Bachat Khata	8.42%	NIL	
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	8.42%	NIL	
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	8.42%	NIL	
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	8.42%	NIL	
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	8.42%	NIL	
NMB Janmabhumi Bachat Khata (Remittance)	9.42%	NIL	
FCY Deposits (Individual/Institution*)	Fixed-3 Months and Above	Saving	
US Dollar-USD	7.25%	5.25%	
Great Britain Pound-GBP	5.75%	4.50%	
EURO-EUR	4.70%	3.50%	
Canadian Dollar-CAD	4.75%	4.25%	
Australian Dollar-AUD	4.75%	3.75%	
Japanese Yen-JPY	3.25%	2.00%	
Chinese Yuan-CNY	4.00%	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%		
Recurring Deposit	Rates Per Annum		
NMB Mero Kramik Khata (Recurring Deposit) - 5 Years	11.00%	Multiples of 1,000	
Call Deposit Rate - LCY		Up to 3.21%	
Fixed Deposit			
Products/Tenure	Institution	Individual	
3 Months		11.00%	
4 Months to Below 6 Months		11.00%	
6 Months to Below 1 Year	9.00%	11.00%	
1 Year - 5 Years	9.00%	11.00%	
Manyajan Muddati (1 year)		11.00%	
Saral Muddati Bachhat Khata (3 Months)		11.00%	
NMB Smart FD- 1 year*		11.00%	
Mero Muddati Khata-Tenure: 3 Months to 5 Years		11.00%	
NMB Janmabhumi Muddati Khata (Remittance)-3 Months to 5 Years		12.00%	
*Interest rate for NMB Smart FD for other tenures shall be same as the rates provided for normal FD			
Loan Products			
Corporate			
Cash Credit / Overdraft	BR+	Up to 6	
Working Capital Loan		Up to 6	
Trust Receipt Loan		Up to 6	
Export Loan		Up to 6	
Term Loan		Up to 6	
Consortium Loans		As decided by consortium	
Mid-Corporate			
Cash Credit / Overdraft	BR+	Up to 6	
Working Capital Loan		Up to 6	
Trust Receipt Loan		Up to 6	
Term Loan		Up to 6	
Export Loan		Up to 6	
Bridge Gap Loan		Up to 6	
SME			
Cash Credit / Overdraft	BR+	Up to 6	
Working Capital Loan		Up to 6	
Term Loan		Up to 6	
Trust Receipt Loan		Up to 6	
Interest Subsidy Loan		As per NRB Circular	
MSME & Agriculture			
MSME Loan	BR+	Up to 6	
NMB Sulav Karja		Up to 6	
Personal Business Loan		Up to 6	
Agriculture Loan		Up to 6	
Agriculture Loan (Under Subsidy)		As Per NRB Circular	
Retail Banking			
Housing Loan	BR+	Up to 6	
Land Purchase		Up to 6	
Auto Loan		Up to 6	
Personal Loan		Up to 6	
Professional Loan		Up to 6	
Education Loan		Up to 6	
NMB Talab Karja		Up to 6	
Motorbike Loan		Up to 6	
Gold and Silver Loan		Up to 6	
Consumer Durable Loan		Up to 6	
NMB Sapati		Up to 6	
Other			
Loan Against Bank Guarantees/SBLC**		BR+	Up to 6
Loan Against Properties			Up to 6
Personal Overdraft(Retail/SME/MSME/AG)	Up to 6		
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)	Up to 6		
Electric Vehicle (Commercial)	Up to 6		
Electric Vehicle (Private)	Up to 6		
Margin Lending	Up to 6		
Loan Against Government Securities*	Base Rate or Coupon Rate (whichever is higher) plus up to 2%		
Loan Against own FDR*			
Trade Contract Sales-Funded Lines	BR+	Up to 6	
Energy			
Energy Project Under Consortium Financing	As decided by consortium		
Hydropower	BR+	Up to 6	
Micro Hydro		Up to 6	
Solar Related Loan***		Up to 6	
Bio Gas Related		Up to 6	
Term Loan		Up to 6	
Working Capital		Up to 6	
Trust Receipt Loan		Up to 6	
Retail Microfinance Loan			
Structured Low Cost Housing***	BR+	Up to 6	
Microfinance retail		Up to 6	
Returnee Migrant Loan (Without Subsidy)		Up to 6	
Wholesale Microfinance Loan			
"D Class Banks" & Other Inst	BR+	Up to 6	
FINGO		Up to 6	
Agriculture Co-operatives		Up to 6	
Other Co-operatives & Institution		Up to 6	
FCY Loan		Benchmark Rate plus Up to 6%	
Fixed Interest Rate Loan Products			
Interest Rate (% Per Annum)			
Project Financing	BR+	Up to 4	
Energy Financing			
Interest Rate (% Per Annum)			
Roof-Top Solar	BR+	Up to 4	
Energy- Brown Field Project		Up to 4	
Energy- Green Field Project		Up to 4	
Retail Term Loan			
Interest Rate (% Per Annum)			
Home Loan	BR+	Up to 6	
Land Purchase Loan		Up to 6	
Loan Against Property		Up to 6	
Education Loan		Up to 6	
Personal Loan		Up to 6	
Professional Loan		Up to 6	
Talab Karja		Up to 6	
Auto Loan		Up to 6	
Electric Vehicle Loan		Up to 6	
Other Term Loan		Up to 6	

* Rate applicable as per tie up agreement.

**For Consortium Loan-Rate applicable as per consortium decision

***Applicable for new loans only

Note: Interest rates on loan products do not apply for substandard, below category loan accounts and recovery accounts.

- Interest rate for environmental friendly housing (green homes) will be 0.5% lesser.

- Interest rate on loan products directed by NRB for any specific sector shall be as per NRB Directives.

- Interest Payment Frequency on all the Deposit Products will be on Quarterly Basis.

