INTEREST RATES

Effective Date : Kartik 1, 2083 (October 18, 2026)

A. INTEREST RATE ON DEPOSIT PRODUCTS

Saving Deposit (LCY)	Interest Rate Per Annum
NMB Premium Super Talab Khata (For Payroll Account only)	2.75%
NMB General Payroll Account	2.75%
NMB Go-Green Savings Account	2.75%
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%
Social Security Savings (For Social Security Distribution Account Only)	2.75%
NMB Ujyalo Pariwar Bachat Khata	2.75%
NMB Ujyalo Pension Bachat Khata	2.75%
NMB Normal DO Savings	2.75%
Sulav Muddati Retail	2.75%
NMB Digital Banking Savings Account	2.75%
All Other normal Savings Account	2.75%
Pradesh Bachat Khata	2.75%
NMB Janmabhumi Bachat Khata (Remittance)	3.75%
Call Deposit (NPR)	**Up to 1.375%**

Fixed Deposit (NPR)	Individual	Institution
3 Months to Below 1 Year	2.75%	-
1 Year to Below 3 Years	2.75%	2.75%
3 Years to Below 5 Years	3.50%	3.00%
5 Years and Above	4.50%	3.50%
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.

Interest Rate of Foreign Currency Deposits (% p.a.)			
Deposits FCY (Individual/ Institiution*)	**Fixed 3 Months and Above**	**Savings Deposit**	**Call Deposit**
US Dollar-USD	4.05%	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.

**Benchmark Rate: Publicly Available Rates; USD-Term SOFR 3 Months, GBP-SONIA, EUR-ESTER, For other Currency: as per market practice.

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
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

INTEREST RATE ON LOAN PRODUCTS

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	0.5-2.5		
Cash Credit	1-3		
Term Loan	1-3		
Corporate-Agriculture	0-2		
Retail			
Housing	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	1-3		
Loan Against Property	2-4		
Margin Lending	0.25-2.25		
NMB Talab Karja	2-4		
Personal Overdraft	2-4		
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	Negotiable (As agreed with client)		

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	
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%		
Fixed rate-All other loan products	BR +3% to 5%		

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)

NMB Bank Limited, Babarmahal, Kathmandu, Nepal,
GPO Box:11543, Tel: 977 1 5346160 | Call Center: 977-5970150
Fax: 977 1 4246156, Web: www.nmb.com.np, swiftcode: NMBBNPKA