

# INTEREST RATE

Effective Date: Shrawan 1, 2078 (16 July, 2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)			
<b>LCY Saving Deposits</b>					
Saral Muddati Bachhat Khata	4.50%	NIL			
Sambiddha Gandaki Bachhat Khata (Product for Gandaki Province Only)	3.50%	1,000			
NMB Premium Super Talab Khata	4.50%	NIL			
NMB Super Talab Khata	4.50%	NIL			
NMB Sahara Bachat Khata	4.50%	1,000			
NMB Umanga Bachat Khata	3.40%	100			
NMB Talab Khata	2.50%	NIL			
NMB Manyajan Bachat Khata	4.50%	NIL			
Nari Bachat Khata	4.50%	100			
Atulya Bachat Khata	2.50%	NIL			
Sulav Muddati Savings	2.50%	NIL			
Micro Bachat Khata	2.50%	NIL			
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	4.50%	100 (100 Deposited by Bank)			
Social Security Savings	2.50%	NIL			
Surakchhit Jeevan Bachat Khata	2.50%	1,000			
Namaste Savings	4.50%	10,000			
Metro Card Savings	2.50%	100			
Metro POS Savings	2.50%	100			
NMB Smart Savings - Digital	4.50%	NIL			
Normal DO Savings	2.50%	NIL			
NMB Jeevan Chakra	4.50%	5,000 to 50,000			
NMB Samman Bachat Khata	4.50%	10,000			
<b>FCY DEPOSITS</b>					
<b>Rates Per annum</b>					
US Dollar Savings	2.00%	NIL			
GBP Savings	1.00%	NIL			
EUR Savings	0.25%	NIL			
CAD Savings	1.00%	NIL			
AUD Savings	1.00%	NIL			
<b>NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only</b>					
USD	4.00%	Minimum \$10,000 or its equivalent			
GBP	3.10%				
EUR	3.00%				
CAD	3.00%				
AUD	3.00%				
<b>Recurring Deposit</b>					
<b>Rates Per annum</b>					
Recurring Education Plan	5.00%	500			
Khutruke Bachat	5.00%	100			
Surakchhit Bal Saichhik Khata	5.50%	100			
NMB Mero Kramik Khata (Recurring Deposit)	7.00%	1,000/5,000/10,000/25,000/50,000			
<b>Call Deposit Rate</b>					
Up to 1.25%					
<b>Fixed Deposit</b>					
<b>Rates Per Annum</b>					
Tenure	Institution				Retail
	Bidding		Other		
	New	Renewal	New	Renewal	
3 Months to Below 6 Months	6.50%	6.60%	6.50%	6.60%	6.50%
6 Months to Below 1 Year	6.75%	6.85%	6.75%	6.85%	6.75%
1 Year to Below 18 Months	7.60%	7.70%	7.50%	7.50%	7.50%
18 Months to Below 2 Years	7.70%	7.80%	7.50%	7.50%	7.50%
2 Years & Above	7.80%	7.90%	7.50%	7.50%	7.50%
Manyajan Muddati (1 year)					7.50%
Saral Muddati Bachhat Khata					7.50%
NMB Smart FD- 1 year*					7.50%

\*Interest rate for NMB Smart FD for other tenures shall be same as the rates provided for normal FD

Loan Products	% Per Annum on Base Rate				
<b>Corporate</b>					
Cash Credit / Overdraft	BR+	Prime	Standard	Others	
Working Capital Loan		Up to 2	2 to 4	4 to 5	
Trust Receipt Loan		Up to 2	2 to 4	4 to 5	
Export Loan		Up to 2	2 to 4	4 to 5	
Term Loan		Up to 3	3 to 4	4 to 5	
Consortium Loans		As decided by consortium			
<b>Mid-Corporate</b>					
Cash Credit / Overdraft	BR+	Prime	Standard	Others	
Working Capital Loan		Up to 2	2 to 4	4 to 5	
Trust Receipt Loan		Up to 2	2 to 4	4 to 5	
Term Loan		Up to 2	2 to 4	4 to 5	
Export Loan		Up to 2	2 to 4	4 to 5	
Bridge Gap Loan		Up to 2	2 to 4	4 to 5	
<b>SME</b>					
Cash Credit / Overdraft	BR+	Prime	Standard	Others	
Working Capital Loan		Up to 3	3 to 4	4 to 5	
Term Loan		Up to 3	3 to 4	4 to 5	
Trust Receipt Loan		Up to 3	3 to 4	4 to 5	
Interest Subsidy Loan	As per NRB Circular				
<b>M-SME &amp; Agriculture</b>					
MSME Loan	BR+	Prime	Standard	Others	
NMB Sulav Karja		Up to 3	3 to 4	4 to 5	
Personal Business Loan		Up to 3	3 to 4	4 to 5	
Agriculture Loan		Up to 3	3 to 4	4 to 5	
Agriculture Loan (Under Subsidy)	As Per NRB Circular				
<b>Retail Banking</b>					
Housing Loan	BR+	Prime	Standard	Others	
Land Purchase		Up to 1	1 to 3	3 to 5	
Auto Loan		Up to 1.5	1.5 to 3	3 to 5	
Personal Loan		Up to 1.5	1.5 to 3	3 to 5	
Professional Loan		Up to 1.5	1.5 to 3	3 to 5	
Education Loan		Up to 1.5	1.5 to 3	3 to 5	
NMB Talab Karja		Up to 3	3 to 4	4 to 5	
Motorbike Loan		-	-	Up to 5	
Gold and Silver Loan		-	-	Up to 5	
Consumer Durable Loan		-	-	5	
NMB Sapati		-	-	Upto 5	
<b>Other</b>					
Loan Against Bank Guarantees/SBLC**		BR+	Prime	Standard	Others
Loan Against Properties			Up to 3	3 to 4	4 to 5
Personal Overdraft(Retail/SME/MSME/AG)	Up to 3		3 to 4	4 to 5	
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)	Up to 2		2 to 4	4 to 5	
Electric Vehicle (Commercial)	Up to 2		2 to 4	4 to 5	
Electric Vehicle (Private)	Up to 2		2 to 4	4 to 5	
Margin Lending	Up to 3		3 to 4	4 to 5	
Loan Against Government Securities*	Base Rate+2% or Coupon Rate+2% whichever is higher				
Loan Against own FDR*	Base Rate+2% or Coupon Rate+2% whichever is higher				
<b>Energy</b>					
Energy Project Under Consortium Financing	As decided by consortium				
Hydropower	Up to 4				
Micro Hydro	BR+	Up to 2	2 to 4	4 to 5	
Solar Related Loan***		Up to 2	2 to 4	4 to 5	
Bio Gas Related		Up to 2	2 to 4	4 to 5	
Term Loan		Up to 2	2 to 4	4 to 5	
Working Capital		Up to 2	2 to 4	4 to 5	
Trust Receipt Loan		Up to 2	2 to 4	4 to 5	
<b>Retail Microfinance Loan</b>					
Structured Low Cost Housing***	BR+	Prime	Standard	Others	
Microfinance retail		Up to 3	3 to 4	4 to 5	
Returnee Migrant Loan (Without Subsidy)		Up to 3	3 to 4	4 to 5	
<b>Wholesale Microfinance Loan</b>					
"D Class Banks" & Other Inst	BR+	Prime	Standard	Others	
FINGO		Up to 2	2 to 4	4 to 5	
Agriculture Co-operatives		Up to 2	2 to 4	4 to 5	
Other Co-operatives & Institution		Up to 3	3 to 4	4 to 5	
FCY Loan	Libor 6 Months plus Up to 5%				
<b>Fixed Interest Rate Loan Products</b>					
Project Financing	Fixed Tenure		Interest Rate		
	Upto 5 years	Prime- 9.25% to 9.50%			
		Others- 9.50% to 11.00%			
	5 to 10 Years	Prime- 9.50% to 10.00%			
Others-10.00% to 12.00%					
<b>Energy Financing</b>					
<b>% Per Annum</b>					
Roof-Top Solar	BR + Up to 4%				
Energy- Brown Field Project	BR + Up to 4%				
Energy- Green Field Project	BR + Up to 4%				
<b>Retail Term Loan</b>					
<b>% Per Annum</b>					
Home Loan	BR + Up to 5%				
Land Purchase Loan	BR + Up to 5%				
Loan Against Property	BR + Up to 5%				
Education Loan	BR + Up to 5%				
Personal Loan	BR + Up to 5%				
Professional Loan	BR + Up to 5%				
Talab Karja	BR + Up to 5%				
Auto Loan	BR + Up to 5%				
Electric Vehicle Loan	BR + Up to 5%				
Other Term Loan	BR + Up to 5%				

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

\* Rate applicable as per tie up agreement

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

\*\*\*Applicable for new loans only

\*\*\*\*Interest rate for environment friendly housing (green homes) will be 0.5% lesser

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