## **INTEREST RATE**

Effective Date: Baisakh 1, 2078 (April 14, 2021)								
Deposit Products	Deposit Products Rates Per Annum		Minimum Balance (NPR)					
LCY Saving Deposits								
Saral Muddati Bachhat Khata Sambriddha Gandaki Bachat Khata	4.0	10%	NIL					
Sambriddha Gandaki Bachat Khata   (Product for Gandaki Province Only)	3.0	10%	1,000					
NMB Premium Super Talab Khata	4.00%		NIL					
NMB Super Talab Khata	4,00%		NIL					
NMB Sahara Bachat Khata	4.0	10%	1,000					
NMB Umanga Bachat Khata		0%	100					
NMB Talab Khata		10%	NIL					
NMB Manyajan Bachat Khata		10%	NIL					
Nari Bachat Khata		10%	100					
Atulya Bachat Khata		10%	NIL					
Sulav Muddati Savings		10%	NIL					
Micro Bachat Khata	2.0	10%	NIL					
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)		10%	100 (100 Deposited by Bank)					
Social Security Savings		10%	NIL					
Surakchhit Jeevan Bachat Khata		10%	1,000					
Namaste Savings	4.00% 2.00%		10,000					
Metro Card Savings			100					
Metro POS Savings		10%	100					
NMB Smart Savings - Digital		10% 10%	NIL					
Normal DO Savings		10%	NIL					
NMB Jeevan Chakra			5,000 to 50,000					
NMB Samman Bachat Khata FCY DEPOSITS	4.00%		10,000					
US Dollar Savings	Rates Per annum 2,00%		NIL					
GBP Savings	1.00%		NIL					
EUR Savings		25%	NIL					
CAD Savings	1,00%		NIL					
AUD Savings	1,00%		NIL					
NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only	110	.070	TVIE					
USD	4.00%							
GBP	3.10%		Minimum \$10,000 or its equivalent					
EUR	3,00%							
CAD	3.00%							
AUD	3.00%							
Recurring Deposit	Rates Per annum							
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					
Call Deposit Rate	Up to 1.00%							
Fixed Deposit	Rates Pe							
Tenure	Institution New Renewal		Individual					
3 Months to Below 6 Months	6.25%	6.35%	5.00%					
6 Months to Below 1 Year	6.50%	6.60%	5.75%					
1 Year to Below 18 Months	7.00%	7.00%	6.50%					
18 Months to Below 2 Years	7.00%	7.00%	6.75%					
2 Years & Above	7.00%	7.00%	7.00%					
Manyajan Muddati (1 year)	-	-	6.50%					
Saral Muddati Bachhat Khata	-	-	6.50%					
NMB Smart FD- 1 year*	-	-	6.50%					
Fixed Deposit - 96 Days	-	-	6.50%					
*Interest rate for NMB Smart FD for other tenures shall be same a	s the rates p	rovided for n	ormal FD					

Saral Muddati Bachhat Kha NMB Smart FD- 1 year*			-			6.50°				
Fixed Deposit - 96 Days			-	-		6.50				
*Interest rate for NMB Sm	art FD for	other	tenures shall	be same a	as the rate	s provided	for norm	nal FD		
Loan Products				0	% Per Ann	um on Bas	e Rate			
Corporate				<i>`</i>	Prime		ndard	01	hers	
Cash Credit / Overdraft					Up to 2		to 4		to 5	
Working Capital Loan Trust Receipt Loan			BR+	-	Up to 2 Up to 2		to 4		to 5 to 5	
Export Loan			DIV.		Up to 2		to 4		to 5	
Term Loan					Up to 3	3	to 4		to 5	
Consortium Loans Mid-Corporate					As decide Prime	d by conso	rtium ındard	0.	hers	
Cash Credit / Overdraft					Up to 2		to 4		to 5	
Working Capital Loan					Up to 2		to 4	4	to 5	
Trust Receipt Loan			BR+		Up to 2		to 4		to 5	
Term Loan Export Loan					Up to 2 Up to 2		to 4		to 5	
Bridge Gap Loan					Up to 2		to 4		to 5	
SME					Prime		ndard		hers	
Cash Credit / Overdraft Working Capital Loan					Up to 3 Up to 3		to 4		to 5	
Term Loan			BR+		Up to 3		to 4		to 5	
Trust Receipt Loan					Up to 3	3 to 4		4	to 5	
Interest Subsidy Loan M-SME & Agriculture						NRB Circul		04		
MSME Loan					Prime Up to 3		indard to 4		to 5	
NMB Sulav Karja			DD.		Up to 3		to 4		to 5	
Personal Business Loan			BR+		Up to 3		to 4		to 5	
Agriculture Loan	ال بالد تحداد ا				Up to 3		3 to 4		to 5	
Agriculture Loan (Under Si Retail Banking	unsiay)				As Per Prime	NRB Circu	ındard	O I	hers	
Housing Loan					Up to 1	1	to 3	3	to 5	
Land Purchase					Up to 1.5	_	5 to 3		to 5	
Auto Loan Personal Loan		-			Up to 1.5 Up to 1.5		5 to 3 5 to 3		to 5	
Professional Loan					Up to 1.5		5 to 3		to 5	
Education Loan			BR+		Up to 1.5	1.5	5 to 3	3	to 5	
NMB Talab Karja Motorbike Loan				-	Up to 3	3	to 4		to 5 to 5	
Motorbike Loan Bold and Silver Loan				-		-		to 5		
Consumer Durable Loan	onsumer Durable Loan				-		-		5	
NMB Sapati				- Dwi		- -		oto 5		
Other Loan Against Bank Guarar	toos/SRI (	**			Prime	Sta	ındard		to 5	
Loan Against Properties	itcc3/3DLc				Up to 3	3	to 4		to 5	
Personal Overdraft(Retail/SI					Up to 3	3	to 4	4	to 5	
Personal Loan/Loan Agair (Corporate/Mid Corporate		ies	BR+		Up to 2	2	to 4	4	to 5	
Electric Vehicle (Commercial) Electric Vehicle (Private)					Up to 2	2	to 4	4	to 5	
					Up to 2		to 4		to 5	
Margin Lending Loan Against Government Securities*		*			Up to 3  -2% or Coupon Rate+29		3 to 4 4 to 5			
Loan Against own FDR*	0000111100		Base	e Rate+2%	6 or Coupo	n Rate+2%	whiche	ver is highe	er	
nergy Project Under Consortium inancing ydropower			As decided by consortium  Up to 4  Up to 2 2 to 4 4 to 5							
Micro Hydro Solar Related Loan***					Up to 2 Up to 2		to 4	_	to 5	
Bio Gas Related			BR+		Up to 2	2	to 4	4	to 5	
Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan			DIX.	-	Up to 2		2 to 4 2 to 4		to 5	
				Up to 2 Up to 2		to 4		to 5		
					Prime		ndard	01	hers	
Structured Low Cost Hous	ing***				Up to 3	3 to 4			to 5	
Microfinance retail Returnee Migrant Loan (Without Subsidy)		·idv)	BR+		Up to 3 Up to 3		to 4		4 to 5 4 to 5	
Wholesale Microfinance L		nuy/			Prime	Standard			Others	
"D Class Banks" & Other In	st				Up to 2	2 to 4 2 to 4 2 to 4			to 5	
FINGO			BR+	-	Up to 2				to 5	
	Agriculture Co-operatives Other Co-operatives & Institution			-	Up to 2 Up to 3					
FCY Loan					ibor 6 Moi	nths plus U	p to 5%			
Fixed Interest Rate Loan	Products			ixed Tenu			Inte	rest Rate		
Roof-Top Solar		-	Fixed upto 10 Years					to 11.99%		
Energy Proug Field Desi-	ct		5 to 10 Years			Prime- 8.45% to 9.45% Others- 9.45% to 10.45%				
Energy- Brown Field Proje	Cl.	ĺ	10 to 15 yea	ars		Prime- 8.95% to 9.95%				
Energy- Green Field Project			To to To years			Others- 9.95% to 10.95% 9.50% to 11.50%				
J,			11-4 5			ı		2.25% to 9.		
Project Financing			Upto 5 years			Others- 9.50% to 11.00%				
			5 to 10 Year	's				2.50% to 10		
						01	thers-10	0.00% to 12	2.00%	
Retail Banking Segments				le	nure	Prime	Sta	ndard	Others	
g			1 Years			8,25%	8.	75%	9.25%	
11****		- 1				8.75% 9.25° 9.49% 10.24			10.00%	
Hama""^^			2 Years	c		0 /.00/			10 000/	
nome""^^			2 Years Upto 5 Year 5 to 10 Year			9.49% 9.99%	10	).74%		
Home****			Upto 5 Year 5 to 10 Year 10 to 15 Yea	rs ars		9.99% 10.74%	11	.49%	11.49% 12.24%	
			Upto 5 Year 5 to 10 Year 10 to 15 Year years	rs ers	to 10 yea	9.99% 10.74% irs	11	.49% 0 to 15 ye	11.49% 12.24% ars	
Segments	Prime	Stand	Upto 5 Year 5 to 10 Year 10 to 15 Yea years lard Others	rs ars Prime	Standard	9.99% 10.74% ars Others	11 Prime	.49% 0 to 15 ye Standard	11.49% 12.24% ars Other	
Segments Land Purchase	<b>Prime</b> 9.49%	<b>Stand</b> 10.24	Upto 5 Year 5 to 10 Year 10 to 15 Yea years lard Others 4% 10.99%	rs ars <b>Prime</b> 9,99%	Standard 10.74%	9.99% 10.74% hrs Others	11 Prime 10.74%	.49% 0 to 15 ye Standard 11.49%	11.49% 12.24% ars Other	
Segments Land Purchase Loan Against Property	Prime 9.49% 9.99% 9.74%	10.24 10.74 10.49	Upto 5 Year 5 to 10 Year 10 to 15 Yea  years lard Others 4% 10.99% 4% 11.49% 9% 11.24%	rs ars <b>Prime</b> 9.99% 10.49% 10.24%	Standard 10.74% 11.24% 10.99%	9.99% 10.74% irs Others 11.49% 11.99% 11.74%	11 Prime 10.74% 11.24% 10.99%	.49% 0 to 15 ye Standard 11.49% 11.99% 11.74%	11.49% 12.24% ars Other 12.249 12.749	
Segments Land Purchase Loan Against Property Education Loan Personal Loan	Prime 9.49% 9.99% 9.74% 10.49%	10.24 10.74 10.49 11.24	Upto 5 Year 5 to 10 Year 10 to 15 Year years lard Others 4% 10.99% 4% 11.49% 9% 11.24% 4% 11.99%	rs ars 5 Prime 9.99% 10.49% 10.24% 10.99%	Standard 10.74% 11.24% 10.99% 11.74%	9.99% 10.74% irs Others 11.49% 11.99% 11.74% 12.49%	11 Prime 10.74% 11.24% 10.99% 11.74%	.49%  0 to 15 ye  Standard  11.49%  11.99%  11.74%  12.49%	11.49% 12.24% ars Other 12.249 12.499 13.249	
Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan	Prime 9.49% 9.99% 9.74% 10.49% 11.24%	10.24 10.74 10.49 11.24 11.99	Upto 5 Year 5 to 10 Year 10 to 15 Yea years lard Others 4% 10.99% 4% 11.49% 9% 11.24% 4% 11.99% 9% 12.74%	FS 5 Bars 5 Prime 9.99% 10.49% 10.24% 10.99% 11.74%	Standard 10.74% 11.24% 10.99% 11.74%	9.99% 10.74% irs Others 11.49% 11.99% 11.74% 12.49%	11 Prime 10.74% 11.24% 10.99%	.49%  0 to 15 ye  Standard  11.49%  11.99%  11.74%  12.49%	11.49% 12.24% ars Other 12.249 12.499 13.249	
Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan	Prime 9.49% 9.99% 9.74% 10.49%	10.24 10.74 10.49 11.24 11.99	Upto 5 Year 5 to 10 Year 10 to 15 Year years lard Others 4% 10.99% 4% 11.49% 9% 11.24% 4% 11.99%	FS F	Standard 10.74% 11.24% 10.99% 11.74%	9.99% 10.74% irs Others 11.49% 11.99% 11.74% 12.49%	11 Prime 10.74% 11.24% 10.99% 11.74%	.49%  0 to 15 ye  Standard  11.49%  11.99%  11.74%  12.49%  13.24%	11.49% 12.24% ars Other 12.249 12.499 13.249	
Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan Talab Karja Segments	Prime 9.49% 9.99% 9.74% 10.49% 11.24%	10.24 10.74 10.49 11.24 11.99 10.74	Upto 5 Year 5 to 10 Year 10 to 15 Yea years lard Others 4% 10.99% 49% 11.49% 99% 12.74% 44% 11.99% 99% 12.74% 44% 11.49% ne	FS F	Standard 10.74% 11.24% 10.99% 11.74% 12.49%  Doove 15 yes	9.99% 10.74% irs Others 11.49% 11.99% 11.74% 12.49% 13.24%	11 Prime 10.74% 11.24% 10.99% 11.74%	.49%  0 to 15 ye  Standard  11.49%  11.99%  11.74%  12.49%  13.24%  Others	12.24% ars Other 12.249 12.749 12.499 13.249	
Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan Talab Karja  Segments Home****	Prime 9.49% 9.99% 9.74% 10.49% 11.24%	10.24 10.74 10.49 11.24 11.99 10.74 Print	Upto 5 Year 5 to 10 Year 10 to 15 Yea years lard Others 4% 10.99% 49% 11.49% 99% 12.74% 49% 11.49% ne	FS F	Standard 10.74% 11.24% 10.99% 11.74% 12.49% cove 15 ye Standard 12.24%	9.99% 10.74% irs Others 11.49% 11.99% 11.74% 12.49% 13.24%	11 Prime 10.74% 11.24% 10.99% 11.74%	.49%  0 to 15 ye Standard 11.49% 11.99% 11.74% 12.49% 13.24%  Others 12.99%	11.49% 12.24% ars Other 12.249 12.499 13.249	
Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan Talab Karja	Prime 9.49% 9.99% 9.74% 10.49% 11,24% 9.99%	Stand 10.24 10.74 10.49 11.24 11.99 10.74 Prin 11.49	Upto 5 Year 5 to 10 Year 10 to 15 Yea years lard Others 4% 10.99% 49% 11.49% 99% 12.74% 49% 11.49% ne	FS F	Standard 10.74% 11.24% 10.99% 11.74% 12.49%  Doove 15 yes	9.99% 10.74% irs Others 11.49% 11.99% 11.74% 12.49% 13.24%	11 1 Prime 10.74% 11.24% 10.99% 11.74% 12.49%	.49%  0 to 15 ye  Standard  11.49%  11.99%  11.74%  12.49%  13.24%  Others	11.49% 12.24% ars Other: 12.249 12.749	

 
 Prime
 Standard
 Others

 9.49%
 9.99%
 10.49%

 10.24%
 10.74%
 11.24%

 8.99%
 9.49%
 9.99%
 Standard 10.49% 10.74% 9.99% Others 10.99% 11.24% 10.49% Auto Loan-Private
Auto Loan-Commercial
Electric Vehicle 10.24% 9.49% Floating Rate+1% NMB Sapati Above 1 year

Prime 9.99%

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 NMB Bank Limited, Babarmahal, GPO Box: 11543, Kathmandu, Nepal Tel: 977 1 4246160 | Toll Free No.: 16600125252 | Fax: 977 1 4246156 Web: www.nmbbanknepal.com | swiftcode: NMBBNPKA



समृद्ध नेपालको लागि





