

INTEREST RATE

Effective Date: Baisakh 1, 2078 (April 14, 2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)
LCY Saving Deposits		
Saral Muddati Bachhat Khata	4.00%	NIL
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	3.00%	1,000
NMB Premium Super Talab Khata	4.00%	NIL
NMB Super Talab Khata	4.00%	NIL
NMB Sahara Bachat Khata	4.00%	1,000
NMB Umanga Bachat Khata	2.90%	100
NMB Talab Khata	2.00%	NIL
NMB Manyajan Bachat Khata	4.00%	NIL
Nari Bachat Khata	4.00%	100
Atulya Bachat Khata	2.00%	NIL
Sulav Muddati Savings	2.00%	NIL
Micro Sachat Khata	2.00%	NIL
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	4.00%	100 (100 Deposited by Bank)
Social Security Savings	2.00%	NIL
Surakchhit Jeevan Bachat Khata	2.00%	1,000
Namaste Savings	4.00%	10,000
Metro Card Savings	2.00%	100
Metro POS Savings	2.00%	100
NMB Smart Savings - Digital	4.00%	NIL
Normal DO Savings	2.00%	NIL
NMB Jeevan Chakra	4.00%	5,000 to 50,000
NMB Samman Bachat Khata	4.00%	10,000
FCY DEPOSITS		
Rates Per annum		
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
NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only		
USD	4.00%	Minimum \$10,000 or its equivalent
GBP	3.10%	
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 Per Annum		
Tenure	Institution	Individual
	New	Renewal
3 Months to Below 6 Months	6.25%	6.35%
6 Months to Below 1 Year	6.50%	6.60%
1 Year to Below 18 Months	7.00%	7.00%
18 Months to Below 2 Years	7.00%	7.00%
2 Years & Above	7.00%	7.00%
Manyajan Muddati (1 year)	-	-
Saral Muddati Bachhat Khata	-	-
NMB Smart FD- 1 year*	-	-
Fixed Deposit - 96 Days	-	-

*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					
Corporate						
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				
Mid-Corporate						
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		
SME						
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					
M-SME & Agriculture						
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					
Retail Banking						
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		
Other						
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					
Energy						
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		
Retail Microfinance Loan						
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		
Wholesale Microfinance Loan		Up to 3	3 to 4	4 to 5		
"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	Liber 6 Months plus Up to 5%					
Fixed Interest Rate Loan Products						
Fixed Tenure		Interest Rate				
Roof-Top Solar	Fixed upto 10 Years	9.99 to 11.99%				
Energy- Brown Field Project	5 to 10 Years	Prime- 8.45% to 9.45%				
	10 to 15 years	Others- 9.45% to 10.45%				
Energy- Green Field Project	5 to 10 Years	Prime- 8.95% to 9.95%				
	10 to 15 years	Others- 9.95% to 10.95%				
Project Financing	Upto 5 years	9.50% to 11.50%				
	5 to 10 Years	Prime- 9.25% to 9.50%				
		Others- 9.50% to 11.00%				
		Prime- 9.50% to 10.00%				
		Others-10.00% to 12.00%				
Retail Banking						
Tenure						
Segments						
Home****	1 Years	8.25%	8.75%	9.25%		
	2 Years	8.75%	9.25%	10.00%		
	Upto 5 Years	9.49%	10.24%	10.99%		
	5 to 10 Years	9.99%	10.74%	11.49%		
	10 to 15 Years	10.74%	11.49%	12.24%		
Segments	Upto 5 years		5 to 10 years		10 to 15 years	
	Prime	Standard	Others	Prime	Standard	Others
	9.49%	10.24%	10.99%	9.99%	10.74%	11.49%
Land Purchase	9.49%	10.24%	10.99%	9.99%	10.74%	11.49%
Loan Against Property	9.99%	10.74%	11.49%	10.49%	11.24%	11.99%
Education Loan	9.74%	10.49%	11.24%	10.24%	10.99%	11.74%
Personal Loan	10.49%	11.24%	11.99%	10.99%	11.74%	12.49%
Professional Loan	11.24%	11.99%	12.74%	11.74%	12.49%	13.24%
Talab Karja	9.99%	10.74%	11.49%			
Above 15 years						
Segments	Prime		Standard		Others	
Home****	11.49%		12.24%		12.99%	
Land Purchase	11.49%		12.24%		12.99%	
Upto 3 years						
Above 3 years						
Segments	Prime	Standard	Others	Prime	Standard	Others
Auto Loan-Private	9.49%	9.99%	10.49%	9.99%	10.49%	10.99%
Auto Loan-Commercial	10.24%	10.74%	11.24%	10.24%	10.74%	11.24%
Electric Vehicle	8.99%	9.49%	9.99%	9.49%	9.99%	10.49%
NMB Sapati Above 1 year	Floating Rate+1%					

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. : 16600125242 | Fax: 977 1 4246156

Web: www.nmbbanknepal.com | swiftcode: NMBBNPKA

