

# INTEREST RATE

Effective Date: Ashwin 1, 2078 (September 17, 2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)			
<b>LCY Saving Deposits</b>					
Saral Muddati Bachhat Khata	6.52%	NIL			
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	4.52%	1,000			
NMB Premium Super Talab Khata	6.52%	NIL			
NMB Super Talab Khata	4.52%	NIL			
NMB Sahara Bachat Khata	4.52%	1,000			
NMB Umanga Bachat Khata	4.52%	100			
NMB Talab Khata	4.52%	NIL			
NMB Manyajan Bachat Khata	4.52%	NIL			
Nari Bachat Khata	4.52%	100			
Atulya Bachat Khata	4.52%	NIL			
Sulav Muddati Savings	4.52%	NIL			
Micro Bachat Khata	4.52%	NIL			
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	4.52%	100 (100 Deposited by Bank)			
Social Security Savings	4.52%	NIL			
Surakchhit Jeevan Bachat Khata	4.52%	1,000			
Namaste Savings	4.52%	10,000			
Metro Card Savings	4.52%	100			
Metro POS Savings	4.52%	100			
NMB Smart Savings - Digital	4.52%	NIL			
Normal DO Savings	4.52%	NIL			
NMB Jeevan Chakra	4.52%	5,000 to 50,000			
NMB Samman Bachat Khata	4.52%	10,000			
NMB Investor Savings	6.52%	NIL			
<b>FCY DEPOSITS</b>					
Rates Per annum					
US Dollar Savings	3.00%	NIL			
GBP Savings	2.00%	NIL			
EUR Savings	1.00%	NIL			
CAD Savings	1.00%	NIL			
AUD Savings	1.00%	NIL			
<b>NMB NAMASTE FCY FD (min. 2 years)</b>					
*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%				
<b>Recurring Deposit</b>					
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			
<b>Call Deposit Rate</b>					
Up to 2.26%					
<b>Fixed Deposit</b>					
Rates Per Annum					
Tenure	Institution				Individual
	Bidding		Other		
	New	Renewal	New	Renewal	
3 Months	7.50%	7.60%	7.50%	7.60%	7.50%
4 Months to Below 1 Year	9.00%	9.10%	9.00%	9.10%	9.00%
1 Year and Above	9.52%	9.52%	9.52%	9.52%	9.02%
Manyajan Muddati (1 year)					9.02%
Saral Muddati Bachhat Khata					9.02%
NMB Smart FD- 1 year*					9.02%

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