

INTEREST RATE

Effective Date : Shrawan 1, 2079 (July 17, 2022)

Deposit Products	Rates Per annum	Minimum Balance (NPR)		
LCY Saving Deposits				
Saral Muddati Bachhat Khata	8.03%	NIL		
Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	6.03%	1,000		
NMB Premium Super Talab Khata	8.03%	NIL		
NMB Super Talab Khata	6.03%	NIL		
NMB Sahara Bachat Khata	6.03%	1,000		
NMB Umanga Bachat Khata	6.03%	100		
NMB Talab Khata	6.03%	NIL		
NMB Manyan Bachat Khata	6.03%	NIL		
Nari Bachat Khata	6.03%	100		
Atulya Bachat Khata	6.03%	NIL		
Sulav Muddati Savings	6.03%	NIL		
Micro Bachat Khata	6.03%	NIL		
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	6.03%	100 (100 Deposited by Bank)		
Social Security Savings	6.03%	NIL		
Surakhhit Jeevan Bachat Khata	6.03%	1,000		
Namaste Savings	6.03%	10,000		
Metro Card Savings	6.03%	100		
Metro POS Savings	6.03%	100		
NMB Smart Savings - Digital	6.03%	NIL		
Normal DO Savings	6.03%	NIL		
NMB Jeevan Chakra	6.03%	5,000 to 50,000		
NMB Samman Bachat Khata	6.03%	10,000		
NMB Investor Savings	6.03%	NIL		
NMB You-Wah Digi Savings	8.03%	NIL		
NMB Sahara Gold	8.03%	1,00,000		
NMB Ujyalo Karmachari Bachat Khata	8.03%	NIL		
NMB Ujyalo Pension Bachat Khata	8.03%	NIL		
FCY Deposits				
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		
Other Fcy Savings	Upto 1%	NIL		
NMB Namaste FCY FD (min. 1 years) *product for Non Resident Nepalese Only				
USD	4.00%	Minimum \$10,000 or equivalent		
GBP	3.10%			
EUR	3.00%			
CAD	3.00%			
AUD	4.00%			
Recurring Deposit				
NMB Mero Kramik Khata (Recurring Deposit)	11.03%	Multiples of 1,000		
Call Deposit Rate	Up to 50% of minimum Saving Interest Rate			
Fixed Deposit				
Products/Tenure	Institution		Individual	
	Fresh	Renewals (Bidding)		
3 Months	10.03%	10.13%	11.03%	
4 Months to Below 1 Year	10.03%	10.13%	11.03%	
1 Year and Above	10.03%	10.13%	11.03%	
Manyajan Muddati (1 year)			11.03%	
Saral Muddati Bachhat Khata			11.03%	
NMB Smart FD- 1 year*			11.03%	
Mero Muddati Khata-Tenure: 3 Months and Above			11.03%	
Double Deposit Muddati	Tenure	Eligible Customers		
NMB Double Muddati Yojana	76 Months	Individual		
NMB Janmabhumi Double Muddati Yojana	70 Months	Individual-for Remittance Fund		
Note: 1% Additional interest rate on above mentioned Individual Deposits will be applicable for inward remittance				
*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+	Up to 6		
Working Capital Loan		Up to 6		
Trust Receipt Loan		Up to 6		
Export Loan		Up to 6		
Term Loan		Up to 6		
Consortium Loans	As decided by consortium			
Mid-Corporate				
Cash Credit / Overdraft	BR+	Up to 6		
Working Capital Loan		Up to 6		
Trust Receipt Loan		Up to 6		
Term Loan		Up to 6		
Export Loan		Up to 6		
Bridge Gap Loan	Up to 6			
SME				
Cash Credit / Overdraft	BR+	Up to 6		
Working Capital Loan		Up to 6		
Term Loan		Up to 6		
Trust Receipt Loan		Up to 6		
Interest Subsidy Loan	As per NRB Circular			
M-SME & Agriculture				
MSME Loan	BR+	Up to 6		
NMB Sulav Karja		Up to 6		
Personal Business Loan		Up to 6		
Agriculture Loan		Up to 6		
Agriculture Loan (Under Subsidy)	As Per NRB Circular			
Retail Banking				
Housing Loan	BR+	Up to 6		
Land Purchase		Up to 6		
Auto Loan		Up to 6		
Personal Loan		Up to 6		
Professional Loan		Up to 6		
Education Loan		Up to 6		
NMB Talab Karja		Up to 6		
Motorbike Loan		Up to 6		
Gold and Silver Loan		Up to 6		
Consumer Durable Loan		Up to 6		
NMB Sapati		Up to 6		
Other				
Loan Against Bank Guarantees/SBLC**		BR+	Up to 6	
Loan Against Properties	Up to 6			
Personal Overdraft(Retail/SME/MSME/AG)	Up to 6			
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)	Up to 6			
Electric Vehicle (Commercial)	Up to 6			
Electric Vehicle (Private)	Up to 6			
Margin Lending	Up to 6			
Loan Against Government Securities*	Base Rate or Coupon Rate (whichever is higher) plus up to 2%			
Loan Against own FDR*				
Energy				
Energy Project Under Consortium Financing	As decided by consortium			
Hydropower	BR+	Up to 6		
Micro Hydro		Up to 6		
Solar Related Loan***		Up to 6		
Bio Gas Related		Up to 6		
Term Loan		Up to 6		
Working Capital		Up to 6		
Trust Receipt Loan	Up to 6			
Retail Microfinance Loan				
Structured Low Cost Housing***	BR+	Up to 6		
Microfinance retail		Up to 6		
Returnee Migrant Loan (Without Subsidy)		Up to 6		
Wholesale Microfinance Loan				
"D Class Banks" & Other Inst	BR+	Up to 6		
FINGO		Up to 6		
Agriculture Co-operatives		Up to 6		
Other Co-operatives & Institution		Up to 6		
FCY Loan	Benchmark Rate plus Up to 6%			
Fixed Interest Rate Loan Products		Interest Rate (% Per Annum)		
Project Financing	BR +	Up to 4%		
Energy Financing		Interest Rate (% 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%			
Retail Term Loan		Interest Rate (% Per Annum)		
Home Loan	BR + Up to 6%			
Land Purchase Loan				
Loan Against Property				
Education Loan				
Personal Loan				
Professional Loan				
Talab Karja				
Auto Loan				
Electric Vehicle Loan				
Other Term Loan				

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 environmental friendly housing (green homes) will be 0.5% lesser

NMB Bank Limited, Babarmahal, GPO Box: 11543, Kathmandu, Nepal

Tel: 977 1 4246160 | Call Center : 977 1 5970150 | Fax: 977 1 4246156

Web: www.nmb.com.np/ | swiftcode: NMBBNPKA

