

INTEREST RATE

Effective Date: Asar 1, 2078 (15 June, 2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)
LCY Saving Deposits		
Saral Muddati Bachhat Khata	5.60%	NIL
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	4.60%	1,000
NMB Premium Super Talab Khata	5.60%	NIL
NMB Super Talab Khata	5.60%	NIL
NMB Sahara Bachat Khata	5.60%	1,000
NMB Umanga Bachat Khata	4.50%	100
NMB Talab Khata	3.60%	NIL
NMB Manyajan Bachat Khata	5.60%	NIL
Nari Bachat Khata	5.60%	100
Atulya Bachat Khata	3.60%	NIL
Sulav Muddati Savings	3.60%	NIL
Micro Bachat Khata	3.60%	NIL
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	5.60%	100 (100 Deposited by Bank)
Social Security Savings	3.60%	NIL
Surakchhit Jeevan Bachat Khata	3.60%	1,000
Namaste Savings	5.60%	10,000
Metro Card Savings	3.60%	100
Metro POS Savings	3.60%	100
NMB Smart Savings - Digital	5.60%	NIL
Normal DO Savings	3.60%	NIL
NMB Jeevan Chakra	5.60%	5,000 to 50,000
NMB Samman Bachat Khata	5.60%	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	6.50%	6.60%
6 Months to Below 1 Year	6.75%	6.85%
1 Year to Below 18 Months	7.60%	7.70%
18 Months to Below 2 Years	7.70%	7.80%
2 Years & Above	7.80%	7.90%
Manyajan Muddati (1 year)	-	-
Saral Muddati Bachhat Khata	-	-
NMB Smart FD- 1 year*	-	-
Mero Kramik Khata	-	-

*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 1.5	1.5 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+	Prime	Standard	Others					
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									
"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	Lipor 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%		Others- 9.45% to 10.45%					
	10 to 15 years	Prime- 8.95% to 9.95%		Others- 9.95% to 10.95%					
Energy- Green Field Project			9.50% to 11.50%						
Project Financing	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%					
Retail Banking									
		Tenure							
Segments		Prime	Standard	Others					
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	Prime	Standard	Others
Land Purchase	9.49%	10.24%	10.99%	9.99%	10.74%	11.49%	10.74%	11.49%	12.24%
Loan Against Property	9.99%	10.74%	11.49%	10.49%	11.24%	11.99%	11.24%	11.99%	12.74%
Education Loan	9.74%	10.49%	11.24%	10.24%	10.99%	11.74%	10.99%	11.74%	12.49%
Personal Loan	10.49%	11.24%	11.99%	10.99%	11.74%	12.49%	11.74%	12.49%	13.24%
Professional Loan	11.24%	11.99%	12.74%	11.74%	12.49%	13.24%	12.49%	13.24%	13.99%
Talab Karja	9.99%	10.74%	11.49%						
		Above 15 years			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- Tie up agreement 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.nmbsbank.com | swiftcode: NMBBNPKA

