

# INTEREST RATE

Effective Date: Bhadra 10, 2077 (August 26, 2020)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)
<b>LCY Saving Deposits</b>		
NMB Sahara Bachat Khata	5.00%	1,000
Sabaiko Sahara Bachat Khata	5.00%	NIL
NMB Jeevan Chakra	5.00%	5,000-50,000
Atulya Bachat	3.00%	NIL
Nari Bachat Khata	5.00%	100
NMB Umanga Bachat Khata	4.00%	100
NMB Smart Saving - Digital	5.00%	NIL
Samriddha Gandaki Bachat Khata	4.00%	1,000
Saral Muddati Bachat Khata	5.00%	NIL
NMB Premium Super Talab Khata	5.00%	NIL
NMB Super Talab Khata	5.00%	NIL
NMB Talab Khata	3.00%	NIL
NMB Manyajana Bachat Khata	5.00%	NIL
Sulav Muddati Savings	3.00%	NIL
Normal DO Savings	3.00%	NIL
Micro Bachat Khata	3.00%	NIL
Surakchhit Jeevan Bachat	3.00%	1,000
Social Security Savings	3.00%	NIL
Metro Pos Saving Account	3.00%	100
Metro Card Saving Account	3.00%	100
<b>FCY DEPOSITS</b>		
	<b>Rates Per annum</b>	
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
<b>NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only</b>		
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>		
	<b>Rates Per annum</b>	
Recurring Education Plan	5.00%	500
Khutruke Bachat	5.00%	100
Surakchhit Bal Saichhik Khata	5.50%	100
Recurring 42 Months (not available to new account holders)	5.50%	NIL
Recurring 72 Months (not available to new account holders)	5.50%	1,000
NMB Mero Kramik Khata (Recurring Deposit)	8.25%	1,000/5,000/10,000/ 25,000/50,000
<b>Fixed Deposit</b>		
	<b>Rates Per Annum</b>	
<b>Tenure</b>	<b>Institution</b>	<b>Individual</b>
3 Months to Below 1 Year	7.00%	7.10%
1 year & above	7.00%	7.10%
3 Months to Below 6 Months	-	-
6 Months to Below 1 Year	-	-
1 Year to Below 3 Years	-	-
3 Years & Above	-	-
Manyajana Muddati (1 year)	-	-
Saral Muddati Bachhat Khata	-	-
NMB Smart FD - 1 year	-	-
NMB Green FD	-	-

\*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	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		
<b>Mid-Corporate</b>				
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
<b>SME</b>				
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			
<b>M-SME &amp; Agriculture</b>				
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			
<b>Retail Banking</b>				
Housing Loan	BR+	Prime	Standard	Others
Land Purchase		Up to 2	2 to 4	4 to 5
Auto Loan		Up to 3	3 to 4	4 to 5
Personal Loan		Up to 3	3 to 4	4 to 5
Professional Loan		Up to 3	3 to 4	4 to 5
Education Loan		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
<b>Other</b>				
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			
<b>Energy</b>				
Energy Project Under Consortium Financing	As decided by consortium			
Hydropower	BR+	Prime	Standard	Others
Micro Hydro		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
<b>Retail Microfinance Loan</b>				
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
<b>Wholesale Microfinance Loan</b>				
"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	Libor 6 Months plus Up to 5%			
<b>Fixed Interest Rate Loan Products</b>				
	<b>Fixed Tenure</b>		<b>Interest Rate</b>	
Roof-Top Solar	Fixed upto 10 Years		9.99% to 11.99%	
NMB Fixed Rate Home Loan	Fixed for 5 Years		10.75%	
NMB Fixed Rate Home Loan	Fixed for 2 Years		8.99%	

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

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

Tel: 977 1 4246160 | Toll Free No. : 16600125252 | Fax: 977 1 4246156

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

