

# INTEREST RATE

Effective Date: Shrawan 26, 2077 (August 10, 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%	5K-50K	
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	
Samridha 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 Manyajan 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>	
	<b>New</b>	<b>Renewal</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 5 years	-	-	
5 years and above	-	-	
Manyajan Muddati (1 year)	-	-	
Saral Muddati Bachhat Khata	-	-	
NMB Smart FD	-	-	
NMB Green FD	-	-	
<b>Loan Products</b>			
	<b>% Per Annum on Base Rate</b>		
<b>Corporate</b>		<b>Prime</b>	<b>Standard</b>
Cash Credit / Overdraft	BR+	Up to 2	2 to 4
Working Capital Loan		Up to 2	2 to 4
Trust Receipt Loan		Up to 2	2 to 4
Export Loan		Up to 2	2 to 4
Term Loan		Up to 3	3 to 4
Consortium Loans		As decided by consortium	
<b>Mid-Corporate</b>		<b>Prime</b>	<b>Standard</b>
Cash Credit / Overdraft	BR+	Up to 2	2 to 4
Working Capital Loan		Up to 2	2 to 4
Trust Receipt Loan		Up to 2	2 to 4
Term Loan		Up to 2	2 to 4
Export Loan		Up to 2	2 to 4
Bridge Gap Loan		Up to 2	2 to 4
<b>SME</b>		<b>Prime</b>	<b>Standard</b>
Cash Credit / Overdraft	BR+	Up to 3	3 to 4
Working Capital Loan		Up to 3	3 to 4
Term Loan		Up to 3	3 to 4
Trust Receipt Loan		Up to 3	3 to 4
Interest Subsidy Loan	As per NRB Circular		
<b>M-SME &amp; Agriculture</b>		<b>Prime</b>	<b>Standard</b>
MSME Loan	BR+	Up to 3	3 to 4
NMB Sulav Karja		Up to 3	3 to 4
Personal Business Loan		Up to 3	3 to 4
Agriculture Loan		Up to 3	3 to 4
Agriculture Loan (Under Subsidy)	As Per NRB Circular		
<b>Retail Banking</b>		<b>Prime</b>	<b>Standard</b>
Housing Loan	BR+	Up to 2	2 to 4
Land Purchase		Up to 3	3 to 4
Auto Loan		Up to 3	3 to 4
Personal Loan		Up to 3	3 to 4
Professional Loan		Up to 3	3 to 4
Education Loan		Up to 3	3 to 4
Motorbike Loan		-	-
Gold and Silver Loan		-	-
Consumer Durable Loan		-	-
<b>Other</b>			<b>Prime</b>
Loan Against Bank Guarantees/SBLC**	BR+		2 to 5
Loan Against Properties		Up to 3	3 to 4
Personal Overdraft(Retail/SME/MSME/AG)		Up to 3	3 to 4
Personal Loan/Loan Against Securities (Corporate/Mid Corporate )		Up to 2	2 to 4
Electric Vehicle (Commercial)		Up to 2	2 to 4
Electric Vehicle (Private)		Up to 2	2 to 4
Margin Lending		Up to 3	3 to 4
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>		<b>Prime</b>	<b>Standard</b>
Energy Project Under Consortium Financing	As decided by consortium		
Hydropower	BR+		Up to 4
Micro Hydro		Up to 2	2 to 4
Solar Related Loan***		Up to 2	2 to 4
Bio Gas Related		Up to 2	2 to 4
Term Loan		Up to 2	2 to 4
Working Capital		Up to 2	2 to 4
Trust Receipt Loan		Up to 2	2 to 4
<b>Retail Microfinance Loan</b>		<b>Prime</b>	<b>Standard</b>
Structured Low Cost Housing***	BR+	Up to 3	3 to 4
Microfinance retail		Up to 3	3 to 4
Returnee Migrant Loan (Without Subsidy)		Up to 3	3 to 4
<b>Wholesale Microfinance Loan</b>		<b>Prime</b>	<b>Standard</b>
"D Class Banks" & Other Inst	BR+	Up to 2	2 to 4
FINGO		Up to 2	2 to 4
Agriculture Co-operatives		Up to 2	2 to 4
Other Co-operatives & Institution		Up to 3	3 to 4
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	11%	
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.

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