

INTEREST RATE

Effective Date: Bhadra 15, 2076 (September 1, 2019)

Deposit Products	Rates Per Annum	Minimum Balance	Interest Payment
LCY Saving Deposits			
NMB Super Talab Khata	6.50%	NIL	Quarterly
NMB Sahara Bachat	6.50%	NPR 1,000	Quarterly
NMB Umanga Bachat	6.50%	NPR 500 (For Kathmandu Valley Branches), NPR 100 For Outside Valley Branches	Quarterly
NMB Talab Khata	6.50%	NIL	Quarterly
Nari-Samman Bachat Khata	5.50%	NPR 2,000	Quarterly
Sulav Remit Savings	4.50%	NIL	Quarterly
NMB Manyajan Bachat	4.50%	NIL	Quarterly
NMB Smart Khata	4.50%	NPR 100	Quarterly
NMB Saral Bachat	5.00%	NPR 5,000	Quarterly
Nari Bachat	4.50%	NPR 100	Quarterly
NMB Delight Savings	5.00%	NPR 1,000	Quarterly
Atulya Bachat	4.50%	NIL	Quarterly
NMB Share Khata	4.50%	NIL	Quarterly
Payroll Savings	4.50%	NIL	Quarterly
Young Saver's Account	4.50%	NPR 100	Quarterly
Normal Savings	4.50%	NPR 1,000	Quarterly
Sulav Muddati Savings	4.50%	NIL	Quarterly
Swechik Bachat Khata	4.50%	NIL	Quarterly
Anibarya Bachat Khata	4.50%	NIL	Quarterly
Micro Bachat Khata	4.50%	NIL	Quarterly
Sabaiko Sahara Bachat Khata (Available only for unbanked population)	6.50%	NPR 100 (NPR 100 deposited by Bank)	Quarterly
Hydro Deposits (Available only for existing Account Holders)	4.50%	NIL	Quarterly
SSF Savings	4.50%	NIL	Quarterly
FCY DEPOSITS			
US Dollar Savings	2.75% p.a.		
GBP Savings	1.00% p.a.		
EUR Savings	0.25% p.a.		
Recurring Deposit			
Recurring Education Plan	6.00%	NPR 500	Quarterly
Khutruke Bachat	5.00%	NPR 100	Quarterly
Surakhhit Bal Saichhik Khata	6.50%	NPR 100	Quarterly
Fixed Deposit			
	Rates Per annum		
Tenure	Institution		Individual
	New	Renewal	
3 Months to Below 1 Year	8.50%	8.60%	9.25%
1 year & above	8.50%	8.60%	9.25%
Manyajan Muddati (1 year)	-		9.25%
96 Days FD	-		9.25%

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 6
Trust Receipt Loan		Up to 2	2 to 4	4 to 6
Export Loan		Up to 2	2 to 4	4 to 6
Term Loan		Up to 3	3 to 5	5 to 6
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 6
Trust Receipt Loan		Up to 2	2 to 4	4 to 6
Term Loan		Up to 2	2 to 4	4 to 6
Export Loan		Up to 2	2 to 4	4 to 6
Bridge Gap Loan		Up to 2	2 to 4	4 to 6
SME				
Cash Credit / Overdraft	BR+	Prime	Standard	Others
Working Capital Loan		Up to 3	3 to 4	4 to 6
Term Loan		Up to 3	3 to 4	4 to 6
Trust Receipt Loan		Up to 3	3 to 4	4 to 6
Interest Subsidy Loan	As per NRB Circular			
M-SME & Agriculture				
MSME Loan	BR+	Prime	Standard	Others
NMB Sulav Karja		Upto 3.5	3.5 to 5	5 to 6
Personal Business Loan		Upto 3.5	3.5 to 5	5 to 6
Agriculture Loan		Upto 3.5	3.5 to 5	5 to 6
Agriculture Loan (Under Subsidy)	As Per NRB Circular			
Retail Banking				
Housing Loan	BR+	Prime	Standard	Other
Land Purchase		Upto 2	2 to 4	4 to 6
Auto Loan		Upto 3	3 to 4	4 to 6
Personal Loan		Upto 4	4 to 5	5 to 6
Professional Loan		Upto 3	3 to 5	5 to 6
Education Loan		Upto 3	3 to 5	5 to 6
Motorbike Loan		Upto 3	3 to 4	4 to 6
Consumer Durable Loan		-	-	Upto 6
Other		Prime	Standard	Other
Loan Against Government Securities*	Base Rate+2% or Coupon Rate+2% whichever is higher			
Loan Against own FDR*				
Loan Against Bank Guarantees/SBLC**	BR+			2 to 6
Loan Against Properties		Up to 3	3 to 5	5 to 6
Personal Overdraft (Retail/SME/MSME/AG)		Upto 4	4 to 5	5 to 7
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)		Up to 2	2 to 4	4 to 6
Electric Vehicle (Commercial)		Up to 2	2 to 4	4 to 6
Electric Vehicle (Private)		Up to 2	2 to 4	4 to 6
Margin Lending		2 to 3	3 to 5	5 to 6
Energy			Prime	Standard
Energy Project Under Consortium Financing	As decided by consortium			
Hydropower	BR+	Up to 4		
Micro Hydro		Up to 3	3 to 5	5 to 6
Solar Related Loan***		Up to 3	3 to 5	5 to 6
Bio Gas Related		Up to 3	3 to 5	5 to 6
Term Loan		Up to 3	3 to 5	5 to 6
Working Capital		Up to 3	3 to 5	5 to 6
Trust Receipt Loan		Up to 3	3 to 5	5 to 6
Retail Microfinance Loan			Prime	Standard
Structured Low Cost Housing***	BR+	Up to 4	4 to 5	5 to 6
Microfinance Retail		0.5 to 4	4 to 5	5 to 6
Returnee Migrant Loan (Without Subsidy)		0.5 to 4	4 to 5	5 to 6
Wholesale Microfinance Loan				
"D Class Banks" & Other Inst	BR+	Prime	Standard	Others
FINGO		Up to 2	2 to 4	4 to 6
Agriculture Co-operatives		Up to 2	2 to 4	4 to 6
Other Co-operatives & Institutions		Up to 3	3 to 4	4 to 6
FCY Loan	Libor 6 Months plus Up to 5%			

Base Rate & Interest Spread Rate For the month of Ashad, 2076

Base Rate (BR)	9.86%
Interest Spread	4.26%

*Rate applicable as per tie up agreement.

**For Consortium Loan-Rate applicable as per consortium decision

***Applicable for new loans only.

Note: Interest rates on loan products do not apply for sub-standard, below category loan accounts and recovery accounts

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