

# INTEREST RATE

Effective Date: Baisakh 15, 2076 (April 28, 2019)

Deposit Products	(Rates Per Annum)	Minimum Balance	Interest Payment
<b>LCY Saving Deposits</b>	Rates Per Annum		
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
<b>FCY DEPOSITS</b>			
US Dollar Savings	3.50% p.a.		
GBP Savings	1.00% p.a.		
EUR Savings	0.25% p.a.		
<b>Recurring Deposit</b>			
Recurring Education Plan	6.00%	NPR. 500	Quarterly
Khutruke Bachat	5.00%	NPR. 100	Quarterly
Surakchhit Bal Saichhik Khata	6.50%	NPR. 100	Quarterly
<b>Fixed Deposit</b>		<b>Rates Per annum</b>	
<b>Tenure</b>	<b>Institution</b>		<b>Individual</b>
	<b>New</b>	<b>Renewal</b>	
1 Month to Below 3 Months	8.50%	8.60%	Quarterly
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%

Loan Products	% Per Annum on Base Rate			
<b>Corporate</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
Cash Credit / Overdraft	BR+	Up to 2	2 to 4	4 to 6
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			
<b>Mid-Corporate</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
Cash Credit / Overdraft	BR+	Up to 2	2 to 4	4 to 6
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 3	3 to 5	5 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
<b>SME</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
Cash Credit / Overdraft	BR+	Up to 3	3 to 4	4 to 6
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
<b>M-SME &amp; Agriculture</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
MSME Loan	BR+	Upto 3.5	3.5 to 5	5 to 6
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			
<b>Retail Banking</b>		<b>Prime</b>	<b>Standard</b>	<b>Other</b>
Housing Loan	BR+	Upto 2	2 to 4	4 to 6
Land Purchase		Upto 3	3 to 4	4 to 6
Auto Loan		Upto 4	4 to 5	5 to 6
Personal Loan		Upto 3	3 to 5	5 to 6
Professional Loan		Upto 3	3 to 5	5 to 6
Education Loan		Upto 3	3 to 4	4 to 6
Motorbike Loan		-	-	Upto 6
Consumer Durable Loan	-	-	6	
<b>Other</b>		<b>Prime</b>	<b>Standard</b>	<b>Other</b>
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 6
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)		Up to 2	2 to 4	4 to 6
Margin Lending		2 to 3	3 to 5	5 to 6
<b>Energy</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
Energy Project Under Consortium Financing	As decided by consortium			
Hydropower	BR+	Up to 4		
Micro Hydro		Up to 2	2 to 4	4 to 6
Solar Related Loan***		Up to 2	2 to 4	4 to 6
Bio Gas Related		Up to 2	2 to 4	4 to 6
Term Loan		Up to 2	2 to 4	4 to 6
Working Capital		Up to 2	2 to 4	4 to 6
Trust Receipt Loan		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
<b>Retail Microfinance Loan</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
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
<b>Wholesale Microfinance Loan</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
"D Class Banks" & Other Inst	BR+	Up to 2	2 to 4	4 to 6
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%			
<b>Base Rate &amp; Interest Spread Rate For the month of Chaitra, 2075</b>				
<b>Base Rate (BR)</b>				<b>9.95%</b>
<b>Interest Spread</b>				<b>4.33%</b>

\*Rate applicable as per tie up agreement.

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

\*\*\*Applicable for new loans only.

Interest rates on loan products do not apply for substandard and below category loan accounts and recovery accounts

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