

# INTEREST RATE

Effective Date: Asoj 15, 2076 (October 2, 2019)

Deposit Products	Rates Per Annum	Minimum Balance	Interest Payment
<b>LCY Saving Deposits</b>			
NMB Super Talab Khata	6.50%	NIL	Quarterly
NMB Sahara Bachat Khata	6.50%	NPR 1,000	Quarterly
NMB Umanga Bachat Khata	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 Khata	4.50%	NIL	Quarterly
NMB Smart Khata	4.50%	NPR 100	Quarterly
NMB Saral Bachat Khata	5.00%	NPR 5,000	Quarterly
Nari Bachat Khata	4.50%	NPR 100	Quarterly
NMB Delight Savings	5.00%	NPR 1,000	Quarterly
Atulya Bachat Khata	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
Swecchik 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
SPECIAL Savings	6.50%	100	Quarterly
Salary Savings	6.50%	NIL	Quarterly
Microfinance Savings	6.50%	100	Quarterly
Happy Savings	6.50%	5,000	Quarterly
Golden Savings	6.50%	10,000	Quarterly
Silver Savings	6.50%	2,500	Quarterly
Reconstruction Savings	6.50%	NIL	Quarterly
Social Security Savings	6.50%	NIL	Quarterly
Surakchhit Jeevan Bachat Khata	6.50%	1,000	Quarterly
Max Savings	6.50%	100	Quarterly
Metro Card Savings	6.50%	100	Quarterly
Metro Pos Savings	6.50%	100	Quarterly
<b>FCY DEPOSITS</b>			
US Dollar Savings	2.75% p.a.		Quarterly
GBP Savings	1.00% p.a.		Quarterly
EUR Savings	0.25% p.a.		Quarterly
<b>Recurring Deposit</b>			
Recurring Education Plan	6.00%	NPR 500	Quarterly
Khutruke Bachat Khata	5.00%	NPR 100	Quarterly
Surakchhit Bal Saichhik Khata	6.50%	NPR 100	Quarterly
Recurring 42 Months (not available to new accountholders)	6.50%	NIL	Quarterly
Recurring 72 Months (not available to new accountholders)	6.50%	NPR 1,000	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>	
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			
<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 6.5
Working Capital Loan		Up to 2	2 to 4	4 to 6.5
Trust Receipt Loan		Up to 2	2 to 4	4 to 6.5
Term Loan		Up to 2	2 to 4	4 to 6.5
Export Loan		Up to 2	2 to 4	4 to 6.5
Bridge Gap Loan	Up to 2	2 to 4	4 to 6.5	
<b>SME</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
Cash Credit / Overdraft	BR+	Up to 3	3 to 4	4 to 7
Working Capital Loan		Up to 3	3 to 4	4 to 7
Term Loan		Up to 3	3 to 4	4 to 7
Trust Receipt Loan		Up to 3	3 to 4	4 to 7
Interest Subsidy Loan	As per NRB Circular			
<b>M-SME &amp; Agriculture</b>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
MSME Loan	BR+	Up to 3.5	3.5 to 5	5 to 7
NMB Sulav Karja		Up to 3.5	3.5 to 5	5 to 7
Personal Business Loan		Up to 3.5	3.5 to 5	5 to 7
Agriculture Loan		Up to 3.5	3.5 to 5	5 to 7
Agriculture Loan (Under Subsidy)	As Per NRB Circular			
<b>Retail Banking</b>		<b>Prime</b>	<b>Standard</b>	<b>Other</b>
Housing Loan	BR+	Up to 2	2 to 4	4 to 8.5
Land Purchase		Up to 3	3 to 4	4 to 8.5
Auto Loan		Up to 4	4 to 5	5 to 8.5
Personal Loan		Up to 3	3 to 5	5 to 8.5
Professional Loan		Up to 3	3 to 5	5 to 8.5
Education Loan		Up to 3	3 to 4	4 to 8.5
Motorbike Loan		-	-	Up to 8.5
Gold and Silver Loan		-	-	Up to 8.5
Consumer Durable Loan	-	-	Up to 6	
<b>Other</b>		<b>Prime</b>	<b>Standard</b>	<b>Other</b>
Loan Against Bank Guarantees/ SBLC**	BR+			2 to 6
Loan Against Properties		up to 3	3 to 5	5 to 7
Personal Overdraft (Retail/SME/MSME/AG)		up to 4	4 to 5	5 to 8.5
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)		up to 2	2 to 4	4 to 8.5
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 8.5
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>		<b>Prime</b>	<b>Standard</b>	<b>Others</b>
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	
Energy Project Under Consortium Financing	As decided by consortium			
<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 8.5
Microfinance Retail		0.5 to 4	4 to 5	5 to 8.5
Returnee Migrant Loan (Without Subsidy)		0.5 to 4	4 to 5	5 to 8.5
<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 6.5
FINGO		Up to 2	2 to 4	4 to 6.5
Agriculture Co-operatives		Up to 2	2 to 4	4 to 6.5
Other Co-operatives & Institutions		Up to 3	3 to 4	4 to 6.5
FCY Loan	Libor 6 Months plus Up to 5%			
<b>Base Rate &amp; Interest Spread Rate For the month of Shrawan, 2076</b>				
<b>Base Rate (BR)</b>			<b>9.70%</b>	
<b>Interest Spread</b>			<b>4.94%</b>	

\*Rate applicable as per tie up agreement.

\*\*For Consortium as per tie up agreement.

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

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

**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

