

INTEREST RATES

(Rates Per Annum)

Effective Date : April 29, 2018 (Baisakh 16, 2075)

Deposit Products	(Rates Per annum)	Minimum Balance	Interest Payment
LCY Saving Deposits			
Rates Per Annum			
Sulav Remit Savings	4.50%	NIL	Quarterly
NMB Manyajan Bachat	3.50%	NIL	Monthly
NMB Smart Khata	5.00%	100	Quarterly
NMB Saral bachat	5.50%	NPR. 5,000	Monthly
NMB Bishesh Bachat	5.00%	NPR. 5,000	Quarterly
Nari Bachat	3.50%	NPR.100	Quarterly
NMB Delight Savings	5.50%	NPR.1,000	Quarterly
Atulya Bachat	3.50%	NPR.100	Quarterly
NMB Share Khata	3.50%	NPR.500	Quarterly
Payroll Savings	3.50%	NIL	Quarterly
Young Saver's Account	4.00%	NPR.100	Quarterly
Normal Savings	3.50%	NPR.1,000	Quarterly
Sulav Muddati Savings	3.50%	NIL	Quarterly
Swechhik Bachat Khata	3.50%		
Anibarya Bachat Khata	3.50%		
Micro Bachat Khata	3.50%		
Investa Gold Savings	3.50%	(Available only for existing Account Holders)	
Investa Savings	3.50%	(Available only for existing Account Holders)	
Hydro Deposits	3.50%	(Available only for existing Account Holders)	

FCY Deposits			
US Dollar Savings	1.00%		
GBP Savings	1.00%		
EUR Savings	0.25%		

Recurring Deposit			
Recurring Education Plan	6.00%		
Khutruke Bachat	4.00%		

Fixed Deposit	Rates Per Annum	
	Institution	Individual
Tenure		
1 month	6.00%	8%
> 1 month to < 3 months	9.15%	8%
≥ 3 months to < 6 months	9.50%	11.00%
≥ 6 months to < 1 year	10.00%	11.00%
≥ 1 year to ≤ 2 years	9.50%	11.00%
>2 years	9.00%	9.00%
Manyajan Muddati (1 year)	-	11.00%
Sulav Muddati (270 Days, Min Bal: 5 Lakhs)	-	11.00%
Structured Fixed Deposit (1 year, Min Bal : NPR 5 Crores)	11.00%	-
2 weeks Deposit	-	5.00%

Loan Products	% Per Annum on Base Rate
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Corporate		Prime	Standard	Others
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		
Mid-Corporate		Prime	Standard	Others
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 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		Prime	Standard	Others
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
MSME and Agriculture		Prime	Standard	Others
MSME Loan	BR+	Up to 3.5	3.5 to 5	5 to 6
NMB Sulav Karja		Up to 3.5	3.5 to 5	5 to 6
Personal Business Loan		Up to 3.5	3.5 to 5	5 to 6
Agriculture Loan		Up to 3.5	3.5 to 5	5 to 6
Agriculture Loan (Under Subsidy)		As Per NRB Circular		
Retail Banking		Prime	Standard	Other
Housing Loan	BR+	Up to 2	2 to 4	4 to 6
Land Purchase		Up to 3	3 to 4	4 to 6
Auto Loan		Up to 4.5	4.5 to 5.5	5.5 to 6
Personal Loan		Up to 3	3 to 5	5 to 6
Professional Loan		Up to 3	3 to 5	5 to 6
Education Loan		Up to 3	3 to 4	4 to 6
Motorbike Loan				5.00
Gold Loan				5.00
Other		Prime	Standard	Other
Loan Against Government Securities*		Base Rate or Coupon Rate+2% whichever is higher		
Loan Against Bank Guarantees/SBLC	BR+			2 to 6
Loan Against Properties		Up to 3	3 to 5	5 to 6
Loan Against own FDR*		Base Rate or Coupon Rate+2% whichever is higher		
Personal Overdraft (Retail/SME/MSME)	BR+	Up to 4.5	4.5 to 5.5	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 5	5 to 7	7 to 10
Hydro and Renewable Energy		Prime	Standard	Others
Hydro Consortium		As decided by consortium		
Micro Hydro	BR+	Up to 3.5	3.5 to 4.5	4.5 to 6
Solar Related Loan**		Up to 3.5	3.5 to 4.5	4.5 to 6
Bio Gas Related		Up to 3.5	3.5 to 4.5	4.5 to 6
Term Loan		Up to 3	3 to 4	4 to 6
Working Capital		Up to 3.5	3.5 to 4.5	4.5 to 6
Trust Receipt Loan		Up to 3.5	3.5 to 4.5	4.5 to 6
Electric Vehicle (Commercial)		Up to 4.5	4.5 to 5.5	5.5 to 6
Electric Vehicle (Private)		Up to 3.5	3.5 to 5	5 to 6
Retail Micro Finance Loan		Prime	Standard	Others
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
Wholesale Micro Finance Loan		Prime	Standard	Others
"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 and Institutions		Up to 3	3 to 4	4 to 6
FCY Loan		Libor 6 Months plus Up to 5%		

Base Rate (BR) Chaitra 2074 10.92% Interest Spread Chaitra 2074 3.16%

*Rate applicable as per tie up agreement.

** Applicable for new loans only

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