

INTEREST RATE

Effective Date: Magh 15, 2075 (January 29, 2019)

Deposit Products	(Rates Per Annum)	Minimum Balance	Interest Payment
LCY Saving Deposits	Rates Per Annum		
NMB Sahara Bachat	6.50%	NPR 1000	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
NMB Bishesh Bachat	4.50%	NIL	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
Investa Gold Savings (Available only for existing Account Holders)	4.50%	NPR.2,500	Quarterly
Hydro Deposits (Available only for existing Account Holders)	4.50%	NIL	Quarterly
SSF Savings	4.50%	NIL	Quarterly
FCY DEPOSITS			
US Dollar Savings	3.50% 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	
1 Month to Below 3 Months	8.50%		Quarterly
3 Months to Below 1 Year	8.50%	9.25%	Quarterly
1 year & above	8.50%	9.25%	Quarterly
Manyajan Muddati (1 year)	-	9.25%	Quarterly

Loan Products	% Per Annum on Base Rate			
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
M-SME & Agriculture		Prime	Standard	Others
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			
Retail Banking		Prime	Standard	Other
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 7
Professional Loan		Upto 3	3 to 5	5 to 6
Education Loan		Upto 3	3 to 4	4 to 6
Motorbike 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 7
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 5	5 to 7	7 to 10
Energy		Prime	Standard	Others
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 Vehical (Commercial)		Up to 2	2 to 4	4 to 6
Electric Vehical (Private)		Up to 2	2 to 4	4 to 6
Retail Microfinance 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 Microfinance 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 & Institutions		Up to 3	3 to 4	4 to 6
FCY Loan	Libor 6 Months plus Up to 5%			
Base Rate (BR) Poush 2075 : 10.11%			Interest Spread Poush 2075	3.99 %

* 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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