

# INTEREST RATE

Effective Date: Mangsir 13, 2076 (November 29, 2019)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	Interest Payment
<b>LCY Saving Deposits</b>			
Saral Muddati Bachhat Khata	6.50%	NIL	Quarterly
Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	6.50%	25,000	Quarterly
NMB Super Talab Khata	6.50%	NIL	Quarterly
NMB Sahara Bachat Khata	6.50%	1,000	Quarterly
NMB Umanga Bachat Khata	6.50%	500 (For Kathmandu Valley Branches), 100 (For Outside Valley Branches)	Quarterly
NMB Talab Khata	6.50%	NIL	Quarterly
Nari-Samman Bachat Khata	5.50%	2,000	Quarterly
Sulav Remit Savings	4.50%	NIL	Quarterly
NMB Manyajan Bachat Khata	4.50%	NIL	Quarterly
NMB Smart Khata	4.50%	100	Quarterly
NMB Saral Bachat Khata	5.00%	5,000	Quarterly
Nari Bachat Khata	4.50%	100	Quarterly
NMB Delight Savings	5.00%	1,000	Quarterly
Atulya Bachat Khata	4.50%	NIL	Quarterly
Payroll Savings	4.50%	NIL	Quarterly
Young Saver's Account	4.50%	100	Quarterly
Normal Savings	4.50%	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%	100 (100 Deposited by Bank)	Quarterly
SSF Savings	4.50%	NIL	Quarterly
Special 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
Social Security Savings	6.50%	NIL	Quarterly
Surakchhit Jeevan Bachat Khata	6.50%	1,000	Quarterly
Metro Card Savings	6.50%	100	Quarterly
Metro POS Savings	6.50%	100	Quarterly
NMB Namaste LCY Savings	6.50%	10,000	Quarterly
<b>FCY DEPOSITS</b>			
US Dollar Savings	2.75%	NIL	Quarterly
GBP Savings	1.00%	NIL	Quarterly
EUR Savings	0.25%	NIL	Quarterly
CAD Savings	1.00%	NIL	Quarterly
AUD Savings	1.00%	NIL	Quarterly
<b>NMB NAMASTE FCY FD (min. 2 years)</b>			
USD	5.75%	Minimum \$10,000 or its equivalent	Quarterly
GBP	4.85%		Quarterly
EUR	3.20%		Quarterly
CAD	5.50%		Quarterly
AUD	5.20%		Quarterly
<b>Recurring Deposit</b>			
Recurring Education Plan	6.00%	500	Quarterly
Khutruke Bachat	5.00%	100	Quarterly
Surakchhit Bal Saichhik Khata	6.50%	100	Quarterly
Recurring 42 Months (not available to new account holders)	6.50%	NIL	Quarterly
Recurring 72 Months (not available to new account holders)	6.50%	1,000	Quarterly
<b>Fixed Deposit</b>		<b>Rates Per Annum</b>	
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%
Saral Muddati Bachhat Khata	-	-	9.25%

Loan Products	% Per Annum on Base Rate			
<b>Corporate</b>				
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				
<b>Mid-Corporate</b>				
Cash Credit / Overdraft	BR+	Prime	Standard	Others
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>				
Cash Credit / Overdraft	BR+	Prime	Standard	Others
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>				
MSME Loan	BR+	Prime	Standard	Others
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>				
Housing Loan	BR+	Prime	Standard	Other
Land Purchase		Up to 2	2 to 4	4 to 8.5
Auto Loan		Up to 3	3 to 4	4 to 8.5
Personal Loan		Up to 4	4 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 5	5 to 8.5
Motorbike Loan		Up to 3	3 to 4	4 to 8.5
Gold and Silver Loan		-	-	Up to 8.5
Consumer Durable Loan		-	-	Up to 6
<b>Other</b>				
Loan Against Bank Guarantees/SBLC**	BR+	Prime	Standard	Other
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>				
Hydropower	BR+	Prime	Standard	Others
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>				
Structured Low Cost Housing***	BR+	Prime	Standard	Others
Microfinance Retail		Up 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>				
"D Class Banks" & Other Institutions	BR+	Prime	Standard	Others
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%			

## Base Rate & Interest Spread Rate For the month of Ashwin, 2076

Base Rate (BR)	10.33%
Spread Rate	4.12%
*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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