

# INTEREST RATE

Effective Date: Falgun 16, 2076 (February 28, 2020)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	
<b>LCY Saving Deposits</b>			
Saral Muddati Bachhat Khata	6.50%	NIL	
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	6.50%	25,000	
Supreme Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	6.50%	1,000	
NMB Premium Talab Khata	6.50%	NIL	
NMB Premium Super Talab Khata	6.50%	NIL	
NMB Super Talab Khata	6.50%	NIL	
NMB Sahara Bachat Khata	6.50%	1,000	
NMB Umanga Bachat Khata	6.50%	500 (For Kathmandu Valley Branches), 100 (For Outside Valley Branches)	
NMB Talab Khata	6.50%	NIL	
Nari-Samman Bachat Khata	5.50%	2,000	
Sulav Remit Savings	4.50%	NIL	
NMB Manyajan Bachat Khata	4.50%	NIL	
NMB Smart Khata	4.50%	100	
NMB Saral Bachat Khata	5.00%	5,000	
Nari Bachat Khata	4.50%	100	
NMB Delight Savings	5.00%	1,000	
Atulya Bachat Khata	4.50%	NIL	
Payroll Savings	4.50%	NIL	
Young Saver's Account	4.50%	100	
Normal Savings	4.50%	1,000	
Sulav Muddati Savings	4.50%	NIL	
Swechhik Bachat Khata	4.50%	NIL	
Anibarya Bachat Khata	4.50%	NIL	
Micro Bachat Khata	4.50%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	6.50%	100 (100 Deposited by Bank)	
SSF Savings	4.50%	NIL	
Special Savings	6.50%	100	
Happy Savings	6.50%	5,000	
Golden Savings	6.50%	10,000	
Silver Savings	6.50%	2,500	
Social Security Savings	6.50%	NIL	
Surakchhit Jeevan Bachat Khata	6.50%	1,000	
Metro Card Savings	6.50%	100	
Metro POS Savings	6.50%	100	
NMB Namaste LCY Savings	6.50%	10,000	
<b>NMB JEEVAN CHAKRA</b>			
NMB Balapan	6.50%	5,000	
NMB Joshila Haath	6.50%	5,000	
NMB Dridh Aakansha	6.50%	5,000	
NMB Naulo Soch	6.50%	5,000	
NMB Bishwash	6.50%	5,000	
NMB Safalta	6.50%	5,000	
NMB Prerana	6.50%	50,000	
<b>FCY DEPOSITS</b>			
US Dollar Savings	2.75%	NIL	
GBP Savings	1.00%	NIL	
EUR Savings	0.25%	NIL	
CAD Savings	1.00%	NIL	
AUD Savings	1.00%	NIL	
<b>NMB NAMASTE FCY FD (min. 2 years)</b>			
<b>*product for Non Resident Nepalese Only</b>			
USD	5.75%	Minimum \$10,000 or its equivalent	
GBP	4.85%		
EUR	3.20%		
CAD	5.50%		
AUD	5.20%		
<b>Recurring Deposit</b>			
Recurring Education Plan	6.00%	500	
Khutruke Bachat	5.00%	100	
Surakchhit Bal Saichhik Khata	6.50%	100	
Recurring 42 Months (not available to new account holders)	6.50%	NIL	
Recurring 72 Months (not available to new account holders)	6.50%	1,000	
NMB Mero Kramik Khata (Recurring Deposit)	9.25%	1,000/5,000/10,000/25,000/50,000	
<b>Fixed Deposit</b>			
<b>Tenure</b>	<b>Rates Per Annum</b>		
	<b>New</b>	<b>Renewal</b>	<b>Individual</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%
Saral Muddati Bachhat Khata	-	-	9.25%

Loan Products	% Per Annum on Base Rate			
<b>Corporate</b>				
Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Term Loan	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 2	2 to 4	4 to 6
		Up to 2	2 to 4	4 to 6
		Up to 2	2 to 4	4 to 6
		Up to 2	2 to 4	4 to 6
Consortium Loans	As decided by consortium			
<b>Mid-Corporate</b>				
Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 2	2 to 4	4 to 6.5
		Up to 2	2 to 4	4 to 6.5
		Up to 2	2 to 4	4 to 6.5
		Up to 2	2 to 4	4 to 6.5
		Up to 2	2 to 4	4 to 6.5
<b>SME</b>				
Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 3	3 to 4	4 to 7
		Up to 3	3 to 4	4 to 7
		Up to 3	3 to 4	4 to 7
Interest Subsidy Loan	As per NRB Circular			
<b>M-SME &amp; Agriculture</b>				
MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 3.5	3.5 to 5	5 to 7
		Up to 3.5	3.5 to 5	5 to 7
		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 Land Purchase Auto Loan Personal Loan Professional Loan Education Loan Motorbike Loan Gold and Silver Loan Consumer Durable Loan	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 2	2 to 4	4 to 8.5
		Up to 3	3 to 4	4 to 8.5
		Up to 4	4 to 5	5 to 8.5
		Up to 3	3 to 5	5 to 8.5
		Up to 3	3 to 5	5 to 8.5
		Up to 3	3 to 4	4 to 8.5
		-	-	Up to 8.5
		-	-	Up to 8.5
-	-	6		
<b>Other</b>				
Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Overdraft (Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 3	3 to 5	5 to 7
		Up to 4	4 to 5	5 to 8.5
		Up to 2	2 to 4	4 to 8.5
		Up to 2	2 to 4	4 to 6
		Up 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>				
Energy Project Under Consortium Financing	As decided by consortium			
Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 3	Up to 4	5 to 6
		Up to 3	3 to 5	5 to 6
		Up to 3	3 to 5	5 to 6
		Up to 3	3 to 5	5 to 6
		Up to 3	3 to 5	5 to 6
<b>Retail Microfinance Loan</b>				
Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy)	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 4	4 to 5	5 to 8.5
		0.5 to 4	4 to 5	5 to 8.5
<b>Wholesale Microfinance Loan</b>				
"D Class Banks" & Other Institution FINGO Agriculture Co-operatives Other Co-operatives & Institution	BR+	<b>Prime</b>	<b>Standard</b>	<b>Others</b>
		Up to 2	2 to 4	4 to 6.5
		Up to 2	2 to 4	4 to 6.5
		Up to 2	2 to 4	4 to 6.5
FCY Loan	Libor 6 Months plus Up to 5%			

Base Rate & Interest Spread Rate For the month of Magh, 2076	
<b>Base Rate (BR)</b>	10.15%
<b>Spread Rate</b>	4.92%

\* 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 substandard, 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

