

# INTEREST RATE

Effective Date: Baishakh 1, 2077 (April 13, 2020)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)
<b>LCY Saving Deposits</b>		
Saral Muddati Bachhat Khata	5.50%	NIL
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.50%	25,000
Supreme Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.50%	1,000
NMB Premium Talab Khata	5.50%	NIL
NMB Premium Super Talab Khata	5.50%	NIL
NMB Super Talab Khata	5.50%	NIL
NMB Sahara Bachat Khata	5.50%	1,000
NMB Umanga Bachat Khata	5.50%	500 (For Kathmandu Valley Branches), 100 (For Outside Valley Branches)
NMB Talab Khata	5.50%	NIL
Nari-Samman Bachat Khata	4.50%	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	4.50%	5,000
Nari Bachat Khata	4.50%	100
NMB Delight Savings	4.50%	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
Swecchik 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)	5.50%	100 (100 Deposited by Bank)
SSF Savings	4.50%	NIL
Special Savings	5.50%	100
Happy Savings	5.50%	5,000
Golden Savings	5.50%	10,000
Silver Savings	5.50%	2,500
Social Security Savings	5.50%	NIL
Surakchhit Jeevan Bachat Khata	5.50%	1,000
Metro Card Savings	5.50%	100
Metro POS Savings	5.50%	100
NMB Namaste LCY Savings	5.50%	10,000
<b>NMB JEEVAN CHAKRA</b>		
NMB Balapan	5.50%	5,000
NMB Joshila Haat	5.50%	5,000
NMB Dridh Aakansha	5.50%	5,000
NMB Naulo Soch	5.50%	5,000
NMB Bishwash	5.50%	5,000
NMB Safalta	5.50%	5,000
NMB Prerana	5.50%	50,000
<b>FCY DEPOSITS</b>		
	<b>Rates Per annum</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	5.00%	Minimum \$10,000 or its equivalent
GBP	4.10%	
EUR	2.45%	
CAD	4.75%	
AUD	4.45%	
<b>Recurring Deposit</b>		
	<b>Rates Per annum</b>	
Recurring Education Plan	5.00%	500
Khutruke Bachat	5.00%	100
Surakchhit Bal Saichhik Khata	5.50%	100
Recurring 42 Months (not available to new account holders)	5.50%	NIL
Recurring 72 Months (not available to new account holders)	5.50%	1,000
NMB Mero Kramik Khata	8.25%	1,000/5,000/10,000/25,000/50,000

Note: above rates are applicable for fresh deposit after Baisak 1, 2077

Fixed Deposit	Rates Per Annum		
Tenure	Institution		Individual
	New	Renewal	
3 Months to Below 1 Year	7.00%	7.10%	8.25%
1 year & above	7.00%	7.10%	8.25%
Manyajan Muddati (1 year)	-	-	8.25%
96 Days FD	-	-	8.25%
Saral Muddati Bachhat Khata			8.25%

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

Base Rate & Interest Spread Rate For the month of Falgun, 2076

Base Rate (BR)	9.99%
Spread Rate	4.91%

\* 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

नेपाल राष्ट्र बैंकको ई. प्रा. निर्देशन नं. १५/०७६ अनुसार बैंकहरूले आधार दर (base rate) मा आएको परिवर्तन अनुरूप कर्जाको ब्याजदर त्रैमासिक रूपमा समायोजन गर्नु पर्दछ । तदनुसार, यस बैंकले चैत्र २०७६ को आधार दर (base rate) अनुसार बैशाख २०७७ मा कर्जाको ब्याजदर समायोजन गर्ने तथा ऋणीहरूलाई राहत प्रदान गर्ने उद्देश्यले एक पटकका लागि २०७७ बैशाखको आधार दर (base rate) अनुरूप २०७७ जेष्ठ १ गतेदेखि लागू हुने गरी स्वदेशी मुद्रामा प्रदान गरिएको सम्पूर्ण कर्जाको ब्याजदर घटाइनेछ । तत्पश्चात् प्रत्येक त्रैमासको समाप्ती पछि यथावत रूपमा आधार दर (base rate) मा आएको परिवर्तन अनुरूप ब्याजदर समायोजन गरिने व्यहोरा समेत जानकारी गराउँदछौ ।

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