	REST				
Effective Date: I	Baishakh 1, 20)77 (Apr	il 13, 20	020)	
Deposit Products		Rates Pe	r Annum	Minimum Balance (NPR)	
LCY Saving Deposits Saral Muddati Bachhat Khata	5.5	0%	NIL		
Sambriddha Gandaki Bachat Khata (Produ Province Only)	5.5	0%	25,000		
Supreme Sambriddha Gandaki Bachat Khata Province Only)	5.5	0%	1,000		
NMB Premium Talab Khata NMB Premium Super Talab Khata		0% 0%	NIL NIL		
NMB Super Talab Khata	5.50% 5.50%		NIL 1.000		
NMB Sahara Bachat Khata NMB Umanga Bachat Khata			0%	500 (For Kathmandu Valley Branches), 100 (For Outside	
NMB Talab Khata Nari-Samman Bachat Khata	5.50% 4.50%		Valley Branches) NIL 2,000		
Sulav Remit Savings NMB Manyajan Bachat Khata	4.50% 4.50%		NIL NIL		
NMB Smart Khata NMB Saral Bachat Khata	4.50% 4.50%		100 5,000		
Nari Bachat Khata	4.5	0%	100		
NMB Delight Savings Atulya Bachat Khata		4.5	0% 0%	1,000 NIL	
Payroll Savings Young Saver's Account		4.50% 4.50%		NIL 100	
Normal Savings		4.50%		1,000	
Sulav Muddati Savings Swecchik Bachat Khata			0% 0%	NIL NIL	
Anibarya Bachat Khata Micro Bachat Khata		4.5	0% 0%	NIL NIL	
Sabaiko Sahara Bachat Khata (Available or	nly for Unbanked		0% 0%	100 (100 Deposited	
population) SSF Savings		4.5	0%	by Bank) NIL	
Special Savings Happy Savings			0% 0%	100 5,000	
Golden Savings		5.5	0%	10,000	
Silver Savings Social Security Savings		0% 0%	2,500 NIL		
Surakchhit Jeevan Bachat Khata Metro Card Savings			0% 0%	1,000 100	
Metro POS Savings		5.5	0%	100	
NMB Namaste LCY Savings NMB JEEVAN CHAKRA		5.5	0%	10,000	
NMB Balapan NMB Joshila Haat	5.50%		5,000 5,000		
NMB Dridh Aakansha		5.50% 5.50%		5,000	
NMB Naulo Soch NMB Bishwash			0% 0%	5,000 5,000	
NMB Safalta NMB Prerana		5.50% 5.50%		5,000 50,000	
FCY DEPOSITS		Rates Per annum			
US Dollar Savings GBP Savings		2.75% 1.00%		NIL NIL	
EUR Savings CAD Savings	0.25% 1.00%		NIL NIL		
AUD Savings		1.00%		NIL NIL	
NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only					
USD GBP			0% 0%		
EUR	2.45%		Minimum \$10,000 or its equivalent		
CAD AUD	4.75% 4.45%				
Recurring Deposit Recurring Education Plan	Rates Per annum 5.00%		500		
Khutruke Bachat		5.00% 5.50%		100	
Surakchhit Bal Saichhik Khata Recurring 42 Months (not available to new	account holders)		0% 0%	100 NIL	
Recurring 72 Months (not available to new	account holders)	5.50%		1,000 1,000/5,000/10,000/	
NMB Mero Kramik Khata Note: above rates are applicable for fresh of	danasit after Paisak 1. 1		5%	25,000/50,000	
Fixed Deposit	deposit after balsak 1, 2	Rates Pe			
Tenure			ution Renewal	Individual	
3 Months to Below 1 Year 1 year & above		7.00% 7.00%	7.10% 7.10%	8.25% 8.25%	
Manyajan Muddati (1 year)	anyajan Muddati (1 year)		-	8.25%	
96 Days FD Saral Muddati Bachhat Khata		-	-	8.25% 8.25%	
Loan Products	9	6 Per Annum	on Base Ra	ite	
Corporate		Prime	Standa	rd Others	
Cash Credit / Overdraft	J	Up to 2 Up to 2	2 to 4 2 to 4	4 to 5	
Working Capital Loan			2 to 4	4 to 5	
Working Capital Loan Trust Receipt Loan	BR+	Up to 2	2 to /.		
Working Capital Loan Trust Receipt Loan Export Loan Term Loan	BR+	Up to 2 Up to 2 Up to 3	2 to 4 3 to 4	4 to 5 4 to 5	
Working Capital Loan Trust Receipt Loan Export Loan Term Loan Consortium Loans Mid-Corporate	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime	3 to 4 y consortiun Standa	4 to 5 4 to 5 n rd Others	
Working Capital Loan Trust Receipt Loan Export Loan Term Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2	3 to 4 y consortium Standa 2 to 4	4 to 5 4 to 5 n rd Others 4 to 5	
Working Capital Loan Trust Receipt Loan Export Loan Term Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 2 Up to 2	3 to 4 y consortiun Standa 2 to 4 2 to 4 2 to 4	4 to 5 4 to 5 n rd Others 4 to 5 4 to 5 4 to 5	
Working Capital Loan Trust Receipt Loan Export Loan Term Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Export Loan		Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2	3 to 4 y consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 2 to 4 2 to 4	4 to 5 4 to 5 7 7 8 9 10 10 10 10 10 10 10 10 10 10 10 10 10	
Working Capital Loan Trust Receipt Loan Export Loan Term Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan		Up to 2 Up to 3 As decided b Prime Up to 2	3 to 4 y consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 2 to 4 2 to 4	4 to 5 4 to 5 7 d Others 4 to 5 4 to 5	
Working Capital Loan Trust Receipt Loan Export Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft		Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Prime Up to 3	3 to 4 y consortium Standa 2 to 4 3 to 4 3 to 4	4 to 5 4 to 5 7 10 11 12 14 to 5 4 to 5	
Working Capital Loan Trust Receipt Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan		Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3	3 to 4 y consortium Standa 2 to 4 3 to 4 3 to 4 3 to 4 3 to 4	4 to 5 4 to 5 7 7 7 7 7 7 7 7 7 7 7 7 7	
Working Capital Loan Trust Receipt Loan Export Loan Export Loan Term Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3	3 to 4 y consortium Standa 2 to 4 2 to 5 Standa 3 to 4	4 to 5 4 to 5 7 7 7 7 7 7 7 7 7 7 7 7 7	
Working Capital Loan Trust Receipt Loan Export Loan Trust Receipt Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Irust Receipt Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Irust Receipt Loan Interest Subsidy Loan M-SME & Agriculture	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3 Prime As per NF Prime	3 to 4 y consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 2 to 5 5 tanda 3 to 4 5 tanda	4 to 5 4 to 5 7 7 7 7 7 8 9 10 10 10 10 10 10 10 10 10 10 10 10 10	
Working Capital Loan Trust Receipt Loan Export Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Interest Subsidy Loan Interest Subsidy Loan	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3 As per NF	3 to 4 y consortium Standa 2 to 4 3 to 4	4 to 5 4 to 5 10 11 12 13 14 to 5 4 to 5	
Working Capital Loan Trust Receipt Loan Export Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Trust Receipt Loan Trust Receipt Loan Interest Subsidy Loan M-SME Agriculture MSME Loan NMB Sulav Karja Personal Business Loan	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3	3 to 4 y consortium Standa 2 to 4 3 to 4 3 to 4 3 to 4 3 to 5 8 Circular Standa 3 to 4	4 to 5 4 to 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	
Working Capital Loan Trust Receipt Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Bridge Gap Loan Bridge Gap Loan Morking Capital Loan Term Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan (Under Subsidy)	BR+	Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3 As per NF Prime Up to 3 As per NF Prime Up to 3	3 to 4 y consortium Standa 2 to 4 3 to 5 8 Circular	4 to 5 4 to 5 7 7 7 7 7 8 9 10 10 10 10 10 10 10 10 10 10 10 10 10	
Working Capital Loan Trust Receipt Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan (Under Subsidy) Retail Banking	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3 As per NF Prime Up to 3 Up to 3 Up to 3 Up to 3 As per NF Prime	3 to 4 y consortium Standa 2 to 4 3 to 5 8 Circular Standa 3 to 4 3 to 5 8 Circular Standa	4 to 5 4 to 5 1 d to 5 4 to 5	
Working Capital Loan Trust Receipt Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Trust Receipt Loan Trust Receipt Loan SME Export Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Interest Subsidy Loan Trust Receipt Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3	3 to 4 y consortium Standa 2 to 4 3 to 5	4 to 5 4 to 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	
Working Capital Loan Trust Receipt Loan Export Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Trust Receipt Loan Interest Subsidy Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3 As per NF Prime Up to 3	3 to 4 y consortium Standa 2 to 4 3 to 5 8 Circular Standa 3 to 4 3 to 6 3 to 6 3 to 6 3 to 7 8 Circular Standa 2 to 6 8 Circular 2 to 6	4 to 5 4 to 5 7 7 7 7 7 7 7 8 9 10 9 10 10 10 10 10 10 10 10 10 10 10 10 10	
Working Capital Loan Trust Receipt Loan Export Loan Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan Bridge Gap Loan Bridge Gap Loan Bridge Gap Loan Term Loan Bridge Gap Loan Morking Capital Loan Trust Receipt Loan Bridge Gap Loan Gash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan	BR+	Up to 2 Up to 2 Up to 3 As decided b Prime Up to 2 Up to 3	3 to 4 y consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 8 Circular Standa 2 to 4 3 to 4	4 to 5 4 to 5 7 7 7 8 9 10 10 10 10 10 10 10 10 10 10 10 10 10	

Term Loan		Up to 3	3 to 4	4 to 5		
Consortium Loans	As decided by consortium					
Mid-Corporate		Prime	Standard	Others		
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		
SME		Prime	Standard	Others		
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					
M-SME & Agriculture		Prime	Standard	Others		
MSME Loan		Up to 3	3 to 4	4 to 5		
NMB Sulav Karja	BR+	Up to 3	3 to 4	4 to 5		
Personal Business Loan	DIA.	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					
Retail Banking		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	BR+	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		
Other		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)	BR+	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*		00/ 0 -	. 00/ 1:1			
Loan Against own FDR*	Base Rate+2% or Coupon Rate+2% whichever is higher					
Energy		Prime	Standard	Others		
Energy Project Under Consortium			y 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	BR+	Up to 2	2 to 4	4 to 5		
Term Loan	BK+	Up to 2	2 to 4	4 to 5		
Working Capital		Up to 2	2 to 4	4 to 5		
			2 to 4	4 to 5		
Trust Receipt Loan Retail Microfinance Loan		Up to 2	2 to 4 Standard	4 to 5		
Relati Microfinance Loan		Prime	Stannarn			

Returnee Migrant Loan(Without Subsidy)
Wholesale Microfinance Loan
"D Class Banks" & Other Inst FINGO Up to 2 2 to 4 4 to 5 BR+ 2 to 4 Agriculture Co-operatives 4 to 5 Up to 2 Other Co-operatives & Institution Up to 3 3 to 4 4 to 5 Libor 6 Months plus Up to 5% FCY Loan Base Rate & Interest Spread Rate For the month of Falgun, 2076 Base Rate (BR) 9.99% 4.91% Spread Rate

BR+

Prime

Up to 3 0.5 to 3

Prime

Up to 2

Standard

3 to 4

3 to 4

Standard

2 to 4

Others

Others

4 to 5

* Rate applicable as per tie up agreement. **For Consortium Loan-Rate applicable as per consortium decision. ***Applicable for new loans only.

Retail Microfinance Loan

Microfinance retail

Structured Low Cost Housing***

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 । तदनुरूप, 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 लगि २०७७ बैशाखको आधार दर (base rate) अनुरूप २०७७ जेष्ठ १ गतेदेखि लागू हुने गरी स्वदेशी मुद्रामा प्रदान गरिएको सम्पूर्ण कर्जाको ब्याजदर घटाईनेछ । तत्पश्चात् प्रत्येक त्रैमासको समाप्ती पिछ यथावतरूपमा आधार दर (base rate) मा आएको परिवर्तन अनुरूप ब्याजदर समायोजन गरिने व्यहोरा समेत जानकारी गराउँदछी । 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







