

INTEREST RATES

(Rates Per Annum)

Effective Date : Shrawan 27, 2075 (August 12, 2018)

Deposit Products	(Rates Per annum)	Minimum Balance	Interest Payment
LCY Saving Deposits			
Rates Per Annum			
NMB Umanga Bachat	7.00%	NPR 500 (For Kathmandu Valley Branches). NPR. 100 (For Outside Kathmandu Valley Branches)	Quarterly
NMB Talab Khata	7.00%	NIL	Quarterly
Nari-Samman Bachat Khata	6.00%	NPR. 2,000	Quarterly
Sulav Remit Savings	5.00%	NIL	Quarterly
NMB Manyajan Bachat	5.00%	NIL	Quarterly
NMB Smart Khata	5.00%	NPR. 100	Quarterly
NMB Saral Bachat	5.50%	NPR. 5,000	Quarterly
NMB Bishesh Bachat	5.00%	NIL	Quarterly
Nari Bachat	5.00%	NPR. 100	Quarterly
NMB Delight Savings	5.50%	NPR. 1,000	Quarterly
Atulya Bachat	5.00%	NIL	Quarterly
NMB Share Khata	5.00%	NIL	Quarterly
Payroll Savings	5.00%	NIL	Quarterly
Young Saver's Account	5.00%	NPR.100	Quarterly
Normal Savings	5.00%	NPR.1,000	Quarterly
Sulav Muddati Savings	5.00%	NIL	Quarterly
Swechchik Bachat Khata	5.00%	NIL	Quarterly
Anibarya Bachat Khata	5.00%	NIL	Quarterly
Micro Bachat Khata	5.00%	NIL	Quarterly
Investa Gold Savings	5.00%	NPR. 2,500	(Available only for existing Account Holders)
Investa Savings	5.00%	NPR. 500	(Available only for existing Account Holders)
Hydro Deposits	5.00%	NIL	(Available only for existing Account Holders)
SSF Savings	5.00%	NIL	Quarterly

FCY DEPOSITS			
US Dollar Savings	2.00%		
GBP Savings	1.00%		
EUR Savings	0.25%		

Recurring Deposit			
Recurring Education Plan	6.00%	NPR 500	Quarterly
Khutruke Bachat	4.00%	NPR 100	Quarterly
Surakshit Bal Saishik Khata	6.50%	NPR 100	Quarterly

Fixed Deposit Tenure	Rates Per Annum		
	Institution	Individual	
< 3 months	7.00%	7.00%	Quarterly
≥3 months to < 6 months	7.25%	7.50%	Quarterly
≥6 months to < 1 year	8.00%	8.50%	Quarterly
≥1 year to ≤2 years	9.75%	9.75%	Quarterly
>2 years to ≤5 years	9.50%	9.00%	Quarterly
>5 years to ≤10 years	9.25%	9.00%	Quarterly
Manyajan Muddati (1 year)	-	10.50%	Quarterly

Loan Products		% Per Annum on Base Rate		
Corporate/Project Financing		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
MSME and Agriculture		Prime	Standard	Others
MSME Loan	BR+	Up to 3.5	3.5 to 5	5 to 6
NMB Sulav Karja		Up to 3.5	3.5 to 5	5 to 6
Personal Business Loan		Up to 3.5	3.5 to 5	5 to 6
Agriculture Loan		Up to 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+	Up to 2	2 to 4	4 to 6
Land Purchase		Up to 3	3 to 4	4 to 6
Auto Loan		Upto 4	4 to 5	5 to 6
Electric Vehical (Private)		Up to 3	3 to 5	5 to 6
Personal Loan		Up to 3	3 to 5	5 to 6
Professional Loan		Up to 3	3 to 5	5 to 6
Education Loan		Up to 3	3 to 4	4 to 6
Motorbike Loan				5.00
Gold Loan				5.00
Other		Prime	Standard	Other
Loan Against Government Securities*		Base Rate +2% or Coupon Rate+2% whichever is higher		
Loan Against Bank Guarantees/SBLC	BR+			2 to 6
Loan Against Properties		Up to 3	3 to 5	5 to 6
Loan Against own FDR*		Base Rate +2% or Coupon Rate+2% whichever is higher		
Personal Overdraft (Retail/SME/MSME)	BR+	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 3		
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
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 Micro Finance 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 and Institutions		Up to 3	3 to 4	4 to 6
FCY Loan		Libor 6 Months plus Up to 5%		

Base Rate (BR) Chaitra 2075 10.70% Interest Spread Asar 2075 4.14%

*Rate applicable as per tie up agreement.

** Applicable for new loans only

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