INTE	RES	Τ	R/	4 TI		
Effective Date: Ma	ngsir 1, 20	77 ((Novem	ber 16,	202	20)
Deposit Products		Rates Per Annum		Minimum Balance (NPR)		
LCY Saving Deposits				E0/		
Saral Muddati Bachhat Khata Sambriddha Gandaki Bachat Khata				5%		NIL
(Product for Gandaki Province Only)			3.2	5%		1,000
NMB Premium Super Talab Khata				5%		NIL
NMB Super Talab Khata				5%		NIL
NMB Sahara Bachat Khata NMB Umanga Bachat Khata				5% 5%		1,000 100
NMB Talab Khata				5% 5%		NIL
NMB Manyajan Bachat Khata				5%		NIL
Nari Bachat Khata				5%		100
Atulya Bachat Khata				5%		NIL
Sulav Muddati Savings Micro Bachat Khata				5% 5%		NIL NIL
Sabaiko Sahara Bachat Khata					100	(100 Deposited
(Available only for Unbanked population)				5%		by Bank)
Social Security Savings				5%		NIL
Surakchhit Jeevan Bachat Khata				5% 5%		1,000 10,000
Namaste Savings Metro Card Savings		4.25% 2.25%			10,000	
Metro POS Savings			2.25%		100	
NMB Smart Savings - Digital			4.25%			NIL
Normal DO Savings			2.25%		NIL	
NMB Jeevan Chakra			4.25%		5,	000 to 50,000
NMB Samman Bachat Khata FCY DEPOSITS				5% er annum		10,000
US Dollar Savings				o%		NIL
GBP Savings				0%		NIL
EUR Savings				5%		NIL
CAD Savings				1.00%		NIL
AUD Savings			1.0	0%		NIL
NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only						
USD USD			4.00%			
GBP				0%	Mini	mum \$10,000 or
EUR				0%		ts equivalent
AUD				0% 0%		
Recurring Deposit				er annum		
Recurring Education Plan				0%		500
Khutruke Bachat				0%		100
Surakchhit Bal Saichhik Khata			5.5	0%	1.00	100
NMB Mero Kramik Khata (Recurring Deposit)			8.2	5%		0/5,000/10,000/ 5,000/50,000
Karmachari Kramik Khata (Recurring Depo	osit)		6.5	5%		NIL
Call Deposit Rate			1.12	25%		
Fixed Deposit				Rates Pe	r Ann	
Tenure			Instit New	ution Renewal		Individual
3 Months to Below 6 Months			4.50%	4.6%		5.5%
6 Months to Below 1 Year			5.00%	5.10%		6.50%
1 Year to Below 3 Years			6.50%	6.60%		7.25%
3 Years Above			7.00%	7.10%		-
3 Years to Below 5 Years			-	-		8.25%
5 Years to Below 10 years 10 Years to Below 15 Years			-	-		8.75% 9.25%
15 Years & Above						Negotiable
Manyajan Muddati (1 Year)			-	-	7.25%	
Saral Muddati Bachhat Khata			-	-	7.25%	
NMB Smart FD - 1 Year*			-	-		7.25%
NMB Green FD *Interest rate for NMB Smart FD for other to	tanuras shall ha sa	mo a	- the rates n	rovided for n	ormal	7.25%
	tenures stidit be Sa		<u> </u>			1.0
Loan Products			Per Annum Prime	on Base Ra		Others
Corporate Cash Credit / Overdraft			Up to 2	2 to 4		4 to 5
Working Capital Loan			Jp to 2	2 to 4		4 to 5
Trust Receipt Loan	BR+	ı	Jp to 2	2 to 4		4 to 5
Export Loan	[Jp to 2	2 to 4		4 to 5
Term Loan			Up to 3	3 to 4		4 to 5
Consortium Loans				y consortiun		Others
Mid-Corporate Cash Credit / Overdraft			Prime Up to 2	Standa 2 to 4		4 to 5
Working Capital Loan			Up to 2	2 to 4		4 to 5
Trust Receipt Loan	BR+	- 1	Jp to 2	2 to 4		4 to 5
Torm Loan	DKT		In to 2	2 to /		/. to 5

Loan Products		% Per Annum	on Base Rate	
Corporate		Prime	Standard	Others
Cash Credit / Overdraft		Up to 2	2 to 4	4 to 5
Working Capital Loan	BR+	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			y consortium	
Mid-Corporate		Prime	Standard	Others
Cash Credit / Overdraft		Up to 2	2 to 4	4 to 5
Working Capital Loan		Up to 2	2 to 4	4 to 5
Trust Receipt Loan Term Loan	BR+	Up to 2	2 to 4	4 to 5
Export Loan		Up to 2 Up to 2	2 to 4 2 to 4	4 to 5 4 to 5
Bridge Gap Loan		Up to 2	2 to 4	4 to 5
SME		Prime	Standard	Others
Cash Credit / Overdraft		Up to 3	3 to 4	4 to 5
Working Capital Loan		Up to 3	3 to 4	4 to 5
Term Loan	BR+	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 NF	B 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	J	Up to 3	3 to 4	4 to 5
Agriculture Loan		Up to 3	3 to 4	4 to 5
Agriculture Loan (Under Subsidy)			RB Circular	0.1
Retail Banking		Prime	Standard	Others
Housing Loan Land Purchase	-	Up to 1 Up to 1.5	1 to 3 1.5 to 3	3 to 5 3 to 5
Auto Loan		Up to 1.5	1.5 to 3	3 to 5
Personal Loan		Up to 1.5	1.5 to 3	3 to 5
Professional Loan	-	Up to 1.5	1.5 to 3	3 to 5
Education Loan	BR+	Up to 1.5	1.5 to 3	3 to 5
NMB Talab Karja	DR+	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
NMB Sapati		-	-	Upto 5
Other		Prime	Standard	Others
Loan Against Bank Guarantees/SBLC**				2 to 5
		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 Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities	BR+		3 to 4 2 to 4	4 to 5 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate)	BR+	Up to 3 Up to 2	2 to 4	4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial)	BR+	Up to 3 Up to 2 Up to 2	2 to 4 2 to 4	4 to 5 4 to 5
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+	Up to 3 Up to 2 Up to 2 Up to 2 Up to 2	2 to 4 2 to 4 2 to 4	4 to 5 4 to 5 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending		Up to 3 Up to 2 Up to 2 Up to 2 Up to 2 Up to 3	2 to 4 2 to 4 2 to 4 3 to 4	4 to 5 4 to 5 4 to 5 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities*		Up to 3 Up to 2 Up to 2 Up to 2 Up to 2 Up to 3	2 to 4 2 to 4 2 to 4	4 to 5 4 to 5 4 to 5 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy		Up to 3 Up to 2 Up to 2 Up to 2 Up to 2 Up to 3	2 to 4 2 to 4 2 to 4 3 to 4	4 to 5 4 to 5 4 to 5 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Project Under Consortium		Up to 3 Up to 2 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever	4 to 5 4 to 5 4 to 5 4 to 5 is higher
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing		Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 ate+2% whichever Standard y consortium	4 to 5 4 to 5 4 to 5 4 to 5 is higher
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower		Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 ate+2% whichever Standard y consortium to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro		Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan***		Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 Standard y consortium to 4 2 to 4 2 to 4 2 to 4	4 to 5 is higher Others 4 to 5 4 to 5 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related		Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up Up to 2 Up to 2 Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 2 to 4 2 to 4	4 to 5 is higher Others 4 to 5 4 to 5 4 to 5 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan	Base Rati	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 2 to 4 2 to 4 2 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 4 to 5 4 to 5 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital	Base Rati	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan	Base Rati	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 3 to 4 3 to 4 4 2 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan	Base Rati	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Energy Energy Energy Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail	Base Rati	Up to 3 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Prime	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 5 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 5 Others
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail	Base Rate	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up Up to 2 Up to 3	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 3 to 4 3 to 4 3 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan	Base Rate	Up to 3 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 3 Up to 3 Up to 3 Up to 3 Prime	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 3 to 4 3 to 4	4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 5 Others 4 to 5 4 to 5 5 6 to 5 6 to 5 6 to 5 6 to 5 7 6 to 5 7 7 8 to 5 9
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Crivate) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan 'D Class Banks' & Other Inst	Base Rate	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up Up to 2 Up to 3 Prime Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 0thers 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan **D Class Banks* & Other Inst FINGO	Base Rat	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 3 Up to 2 Up to 2 Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 3 to 4 5 to 4 3 to 4 3 to 4 3 to 4 3 to 4 4 to 4 2 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 0 thers 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan 'D Class Banks' & Other Inst FiNGO Agriculture Co-operatives	Base Rate	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up Up to 2 Up to 3 Up to 2 Up to 3 Up to 2 Up to 2 Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 4 2 to 4 3 to 4	4 to 5 4 to 5 4 to 5 5 to 5 6 to 5 6 to 5 6 to 5 6 to 5 7 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan "D Class Banks" & Other Inst FINGO Agriculture Co-operatives Other Co-operatives	Base Rat	Up to 3 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 Up to 2 Up to 2 Up to 3 Up to 2	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 2 to 4 2 to 4 3 to 4	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 0 thers 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Crivate) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Energy Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan "D Class Banks" & Other Inst FINGO Agriculture Co-operatives Other Co-operatives Other Co-operatives Other Co-operatives Other Co-operatives Other Co-operatives Other Co-operatives	Base Rate BR+ BR+	Up to 3 Up to 2 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 3 Up to 2 Up to 2 Up to 3 Up to 3 Up to 3 Up to 2 Up to 3 Up to 3 Up to 3 Libor 6 Months	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 5 to 4 3 to 4 5 to 4 2 to 4 2 to 4 3 to 4 5 plus Up to 5%	4 to 5 4 to 5 4 to 5 5 to 5 6 to 5 6 to 5 6 to 5 7
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Froject Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan To Class Banks* & Other Inst FINGO Agriculture Co-operatives Other Co-operatives Other Co-operatives & Institution FCY Loan Fixed Interest Rate Loan Products	Base Rate BR+ BR+ Fixed	Up to 3 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 3 Up to 2 Up to 2 Up to 3 Up to 5 Up to 6 Up to 7 Up to 8 Up to 9 Up to 9 Up to 9 Up to 9 Up to 10 Up to 3 Up to 6 Up to 7 Up to 8 Up to 9	2 to 4 2 to 4 3 to 4 2 to 4 2 to 4 2 to 4 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 7 3 to 8 3 to 9 3	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Energy Froject Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan To Class Banks* & Other Inst FINGO Agriculture Co-operatives Other Co-operatives Other Co-operatives & Institution FCY Loan Fixed Interest Rate Loan Products	Base Rate BR+ BR+	Up to 3 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 3 Up to 2 Up to 2 Up to 3 Up to 5 Up to 6 Up to 7 Up to 8 Up to 9 Up to 9 Up to 9 Up to 9 Up to 10 Up to 3 Up to 6 Up to 7 Up to 8 Up to 9	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 5 to 4 2 to 4 2 to 4 9 to 5 9 to 6 9 to 9 to 9 9 to 9 to 9 9 to 9	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 5 4 to 5 6
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan **D Class Banks* & Other Inst FINGO	Base Rate BR+ BR+ Fixed	Up to 3 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 3 Up to 2 Up to 2 Up to 3 Up to 5 Up to 6 Up to 7 Up to 8 Up to 9 Up to 9 Up to 9 Up to 9 Up to 10 Up to 3 Up to 6 Up to 7 Up to 8 Up to 9	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 5 to 4 2 to 4 2 to 5 6 to 5 6 to 6 8 to 7 8 to 8 8 to 9 8 to	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 6 to
Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail Returnee Migrant Loan (Without Subsidy) Wholesale Microfinance Loan TD Class Banks* & Other Inst FINGO Agriculture Co-operatives Other Co-operatives Other Co-operatives & Institution FCY Loan Fixed Interest Rate Loan Products	Base Rate BR+ BR+ Fixed upto 10 Yes	Up to 3 Up to 2 Up to 2 Up to 3 e+2% or Coupon R Prime As decided b Up to 2 Up to 3 Up to 2 Up to 2 Up to 3 Up to 5 Up to 6 Up to 7 Up to 8 Up to 9 Up to 9 Up to 9 Up to 9 Up to 10 Up to 3 Up to 6 Up to 7 Up to 8 Up to 9	2 to 4 2 to 4 2 to 4 3 to 4 ate+2% whichever Standard y consortium to 4 2 to 4 3 to 4 5 to 4 2 to 4 2 to 4 9 to 5 9 to 6 9 to 9 to 9 9 to 9 to 9 9 to 9	4 to 5 4 to 5 4 to 5 4 to 5 is higher Others 4 to 5 5 4 to 5 5 6 to 5

Tenure
5 to 10 years
2 Standard Others
5 10.74% 11.49% Retail Banking
 Tenure

 to 10 years
 10 to 15 years

 Standard
 Others
 Prime
 Standard
 Others

 10.74%
 11.49%
 10.74%
 11.49%
 12.24%

 10.74%
 11.49%
 10.74%
 11.49%
 12.24%

 11.24%
 11.99%
 11.24%
 11.99%
 12.24%

 10.99%
 11.74%
 10.99%
 11.74%
 12.49%

 11.74%
 12.49%
 11.74%
 12.49%
 13.24%

 12.49%
 13.24%
 12.49%
 13.24%
 13.99%
 Segments Prime 12.24% 12.24% 12.74% 12.49% 13.24% 13.99% Home**** Land Purchase 9.49% 9.49% 9.99% 9.74% 10.49% 11.24% oan Against Property Education Loan Personal Loan Professional Loan 9.99% Talab Karja Above 15 years Prime 11.49% 11.49% Others 12.99% 12.99% Standard 12.24% 12.24% Segments Home**** Home

Upto 3 years
Standard Others Above 3 years Standard Segment Prime Prime Others Auto Loan-Private
 9.49%
 9.99%
 10.49%

 10.24%
 10.74%
 11.24%

 8.99%
 9.49%
 9.99%
 9.99% 10.24% 10.49% 10.74% 9.99% 10.99% 11.24% Auto Loan-Commercial Electric Vehicle NMB Sapati Above 1 year 9.49% 10.49%

Floating Rate+1%

Note: Interest rates on loan products do not apply for substandard, below category loan accounts and recovery accounts

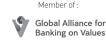
* Rate applicable as per tip up agreement Rate applicable as per tie up agreement

Land Purchase

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







^{****}Applicable as per deposition.

***For Consortium Loan-Rate applicable as per consortium decision

***Applicable for new loans only

****Interest rate for environment friendly housing (green homes) will be 0.5% lesser