INTEREST RATE Effective Date: Magh 1, 2077 (January 14, 2021)

D							4, 202	linimum B	alance	
LCY Saving Deposits	eposit Pro	ducts			Rates	Per Annu	im l'	(NPR		
Saral Muddati Bachhat Kh Sambriddha Gandaki Bac				5.1% 4.1%		NIL 1,000				
(Product for Gandaki Prov NMB Premium Super Tala				5.1%		NIL				
NMB Super Talab Khata NMB Sahara Bachat Khat				<u>5.1%</u> 5.1%		NIL 1,000				
NMB Umanga Bachat Kha NMB Talab Khata	ata					4% 3.1%		100 NIL		
NMB Manyajan Bachat Kh Nari Bachat Khata				5.1% 5.1%	_	NIL 100				
Atulya Bachat Khata				3.1%		NIL				
Sulav Muddati Savings Micro Bachat Khata						3.1% 3.1%		NIL		
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)						5.1%	11	00 (100 De by Ban		
Social Security Savings Surakchhit Jeevan Bachat Khata						3.1% 3.1%		NIL 1,000		
Namaste Savings Metro Card Savings					5.1% 3.1%			10,000 100		
Metro POS Savings NMB Smart Savings - Digital					3.1%			100 NIL		
Normal DO Savings NMB Jeevan Chakra					3.1%			NIL 5,000 to 50,000		
NMB Samman Bachat Khata					5.1% Rates Per annum			10,000		
FCY DEPOSITS US Dollar Savings CDD Savings						2.00%		NIL		
GBP Savings EUR Savings CAD Continue						1.00% 0.25%		NIL NIL		
CAD Savings AUD Savings			<u> </u>			NIL NIL				
NMB NAMASTE FCY FD										
USD GBP	it it optices	2 only				4.00% 3.10%	_			
EUR						3.00%	Mi	inimum \$10 its equiva		
CAD AUD						3.00% 3.00%		·		
Recurring Deposit Recurring Education Plan			States Per annum 5.00% 5.00% 5.50% 5.50% 8.00% 5.50%		m	500 100 100				
Khutruke Bachat Surakchhit Bal Saichhik K										
NMB Mero Kramik Khata (Recurring Deposit)					1,	1,000/5,000/10,000/ 25,000/50,000				
Call Deposit Rate						1.50% Rati	as Port			
Fixed Deposit Tenure					1	stitution	es Per Ar	num Individu	Jal	
3 Months to Below 6 Mon					New 6.25%	6.3	5%	5.75%		
6 Months to Below 1 Year 1 Year to Below 18 Months					7.25%	7.60	1%	6.50% 7.25%	ó	
18 Months to Below 2 Years 2 Years & Above					7.75%		i% %	7.50%		
Manyajan Muddati (1 year Saral Muddati Bachhat Kh					-	-		7.25%	ó	
NMB Smart FD- 1 year*					-	-		7.25%	ó	
NMB Green FD *Interest rate for NMB Sm	nart FD for	other	tenures shall					7.25% nal FD	u	
Loan Products Corporate				%	Per Ann Prime	um on Ba	se Rate andard	0+1	ners	
Cash Credit / Overdraft					Up to 2		2 to 4	41	to 5	
Working Capital Loan Trust Receipt Loan			BR+		Up to 2 Up to 2		2 to 4 2 to 4	41	to 5 to 5	
Export Loan Term Loan					Up to 2 Up to 3		2 to 4 3 to 4		to 5 to 5	
Consortium Loans Mid-Corporate						d by conso			ners	
Cash Credit / Overdraft					Up to 2 Up to 2		2 to 4 2 to 4	41	to 5 to 5	
Trust Receipt Loan					Up to 2		2 to 4	41	to 5	
Term Loan Export Loan			BR+		Up to 2 Up to 2		2 to 4 2 to 4	41	to 5 to 5	
Bridge Gap Loan SME					Up to 2 Prime	St	2 to 4 andard	Otl	to 5 ners	
Cash Credit / Overdraft Working Capital Loan					Up to 3 Up to 3		3 to 4 3 to 4	41	to 5 to 5	
Term Loan Trust Receipt Loan			BR+		Up to 3 Up to 3		3 to 4 3 to 4	41	to 5 to 5	
Interest Subsidy Loan		_			As per	NRB Circu	ılar			
M-SME & Agriculture MSME Loan					Prime Up to 3		andard 3 to 4	41	ners to 5	
NMB Sulav Karja Personal Business Loan			BR+		Up to 3 Up to 3		3 to 4 3 to 4		to 5 to 5	
Agriculture Loan Agriculture Loan (Under Subsidy)							3 to 4		to 5	
Retail Banking Housing Loan					Prime Up to 1	St	andard 1 to 3		ners to 5	
Land Purchase				ι	Jp to 1.5	1	.5 to 3	31	to 5	
Auto Loan Personal Loan				l	Jp to 1.5 Jp to 1.5	1	<u>.5 to 3</u> .5 to 3	31	to 5 to 5	
Professional Loan Education Loan			BR+	l	Jp to 1.5 Jp to 1.5	1	.5 to 3 .5 to 3	31	to 5 to 5	
NMB Talab Karja Motorbike Loan					Up to 3		3 to 4	41	to 5 to 5	
Gold and Silver Loan Consumer Durable Loan					-		-	Up	to 5 5	
NMB Sapati					-		-	Up	to 5	
Other Loan Against Bank Guara	intees/SBL	C**			Prime		andard	21	ners to 5	
Loan Against Properties Personal Overdraft(Retail/S	SME/MSME	/ <u>A</u> G)			Up to 3 Up to 3		3 to 4 3 to 4		to 5 to 5	
Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private)			BR+		Up to 2		2 to 4	41	to 5	
					Up to 2 Up to 2		2 to 4 2 to 4		to 5 to 5	
Margin Lending Loan Against Governmen	t Securition	*			Up to 3		3 to 4	4	to 5	
Loan Against own FDR*	. Jecunities		Base	Rate+2%				ver is highe		
Energy Energy Project Under Cor Einancing	nsortium				<u>Prime</u> As decide	d by conso	andard ortium	Oth	ners	
Financing Hydropower						Up to 4				
Micro Hydro Solar Related Loan***					Up to 2 Up to 2		2 to 4 2 to 4	41	to 5 to 5	
Bio Gas Related Term Loan			BR+		Up to 2 Up to 2		2 to 4 2 to 4		4 to 5 4 to 5	
Working Capital					Up to 2 Up to 2		2 to 4 2 to 4	41	to 5 to 5	
Trust Receipt Loan	Retail Microfinance Loan Structured Low Cost Housing***				Prime Up to 3	St	Standard 3 to 4 3 to 4		ners to 5	
Retail Microfinance Loar		Microfinance retail Returnee Migrant Loan (Without Subsidy)			Up to 3				to 5	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail		auv)			Up to 3 Prime	St	3 to 4 Standard 2 to 4		to 5 ners	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance	/ithout Subs	<i>j</i> /		1	Up to 2		2 to 4 2 to 4	41	to 5 to 5	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO	/ithout Subs Loan nst		BR+		Up to 2		2 4 - 1		to 5	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Uher Co-operatives & Ins	/ithout Subs Loan nst		BR+		Up to 2 Up to 2 Up to 3		2 to 4 3 to 4	4	to 5	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance 'D Class Banks'' & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loan	/ithout Subs Loan nst s		Fi	Li xed Tenur	Up to 2 Up to 2 Up to 3 bor 6 Mor		3 to 4 Jp to 5% Inter	rest Rate	10 5	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (N Wholesale Microfinance "D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan	/ithout Subs Loan nst s		Fi: Fixed upto 1	Li xed Tenur 0 Years	Up to 2 Up to 2 Up to 3 bor 6 Mor	nths plus l	3 to 4 Jp to 5% Inter 9.99 t			
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance 'D Class Banks'' & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loan	Vithout Subs Loan nst s stitution		Fixed upto 1 5 to 10 Years	Li xed Tenur 0 Years	Up to 2 Up to 2 Up to 3 bor 6 Mor	nths plus U	3 to 4 Jp to 5% Inter 9.99 t Prime- 8. Others- 9.	r <mark>est Rate</mark> to 11.99% 45% to 9.4 45% to 10.	5% 45%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proj	/ithout Subs Loan nst stitution n Products ect		Fi: Fixed upto 1	Li xed Tenur 0 Years	Up to 2 Up to 2 Up to 3 bor 6 Mor	nths plus L	3 to 4 Jp to 5% Inter 9.99 f Prime- 8. Others- 9. Prime- 8. Others- 9.	rest Rate to 11.99% .45% to 9.4 45% to 10. .95% to 9.9 95% to 10.	5% 45% 5%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loan Roof-Top Solar	/ithout Subs Loan nst stitution n Products ect		Fixed upto 1 5 to 10 Years	Li xed Tenur 0 Years 5 rs	Up to 2 Up to 2 Up to 3 bor 6 Mor	nths plus L	3 to 4 Jp to 5% Inter 9.99 f Prime- 8. Others- 9. Prime- 8. Others- 9. 9.50% Prime- 9	rest Rate to 11.99% .45% to 9.4 45% to 10. .95% to 9.9 95% to 10. to 11.50% .25% to 9.5	5% 45% 5% 95%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proj	/ithout Subs Loan nst stitution n Products ect		Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years	Li xed Tenur 0 Years 5 rs	Up to 2 Up to 2 Up to 3 bor 6 Mor	nths plus L	3 to 4 Jp to 5% Inter 9.99 f Prime- 8. Others- 9. Prime- 8. Others- 9. 9.50% Prime- 9 Others- 9.	rest Rate to 11.99% 45% to 9.4 45% to 10. 95% to 9.9 95% to 10. to 11.50%	5% 45% 5% 95% 50% 00%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loan Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje Project Financing	/ithout Subs Loan nst stitution n Products ect		Fixed upto 1 5 to 10 Years 10 to 15 yea	Li Li X xed Tenur 0 Years 5 rs	Up to 2 Up to 2 Up to 3 bor 6 Mor e	nths plus L	3 to 4 Jp to 5% Inter 9.99 f Prime- 8. Others- 9. Prime- 8. Others- 9. 9.50% Prime- 9 Others- 9. Prime- 9	rest Rate to 11.99% .45% to 9.4 45% to 10. .95% to 9.9 95% to 10. to 11.50% .25% to 9.5 50% to 11.	5% 45% 5% 95% 60% 00% .00%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje	/ithout Subs Loan nst stitution n Products ect		Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years	Li Li X xed Tenur 0 Years 5 rs	Up to 2 Up to 2 Up to 3 bor 6 Mor	nths plus L	3 to 4 Jp to 5% Inter 9.999 Prime- 8. Others- 9. 9.50% Prime- 9 Others- 9. Prime- 9 Others- 10 Star	rest Rate to 11.99% .45% to 9.4 45% to 10. 95% to 10. 75% to 9.9 95% to 10. to 11.50% .25% to 9.5 50% to 11. .50% to 10 .00% to 12	5% 45% 5% 95% 00% 00% .00% 00% 00%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje Energy- Green Field Proje Project Financing Retail Banking Segments	/ithout Subs Loan nst stitution n Products ect		Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 1 Years 2 Years	Li xed Tenur 0 Years 5 rs 5 5 5 5 5	Up to 2 Up to 2 Up to 3 bor 6 Mor e	nths plus U (((((((((((((((((((3 to 4 Jp to 5% Inter 9.99 Prime- 8. Prime- 8. Pthers- 9. 9.50% Prime- 9. Prime- 9. Pthers- 9	rest Rate to 11.99% (45% to 9.4 (45% to 10. (95% to 9.9 (95% to 10. to 11.50% (25% to 10. (11.50% to 10. (11.50	5% 45% 5% 95% 00% 00% .00% 00% 00% 00%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje Project Financing Retail Banking	/ithout Subs Loan nst stitution n Products ect		Fixed upto 1 Fixed upto 1 5 to 10 Years Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Years 5 to 10 Years 5 to 10 Years	Li xed Tenur 0 Years 5 rs 5 7 5 7 5 7 5 7 7 6 7 7 8	Up to 2 Up to 2 Up to 3 bor 6 Mor e	11ths plus L () () () () () () () () () () () () ()	3 to 4 Jp to 5% Inter 9.99 Prime-8. Others-9. Prime-8. Others-9. Prime-9. Prime-9. Others-10. Star 8.7. 9.20 100 100 100 100	rest Rate to 11.92% 45% to 9.4 45% to 9.4 45% to 10. ,95% to 10. 9.5% to 10. to 11.50% 50% to 11. ,50% to 10. 10. ,00% to 10. 10. ,25% 10. ,25% 10. ,24% 10.	5% 45% 5% 95% 00% 00% 00% 00% 00% 00% 00% 0.00% 10.00% 10.00%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance 'D Class Banks'' & Other I FINGO Agriculture Co-operatives & Ins FCY Loan Fixed Interest Rate Loan Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje Project Financing Retail Banking Segments Home****	ithout Subs Loan nst s stitution Products ect ect	pto 5	Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Years 10 to 15 Yea years	Li xed Tenur 0 Years 5 rs 5 Ten 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Up to 2 Up to 2 Up to 3 bor 6 Mor e uure to 10 yea	nths plus L () () () () () () () () () () () () ()	3 to 4 Jp to 5% Inter 9.99 1 Prime- 8. 1thers- 9. Prime- 8. 1thers- 9. 9.50% Prime- 9. Dthers- 9. Dthers- 9. Dthers- 9. 10 10 6 111 10	rest Rate to 11.99% to 11.99% to 11.99% to 10.95% 95% 10.05% 95% 10.00% 25% 10.00% 11.50% .25% .00% 12.50% .00% .00% .00% .25% .25% .25% .24% .24% .74% .49% 0 to 15	5% 45% 5% 95% 00% 00% 00% 00% 00% 0.00% 0.00% 0.00% 10.99% 12.24% rs	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje Project Financing Retail Banking Segments Home****	ithout Subs Loan nst s s titution Products ect ect U Prime	pto 5 Stanc	Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 1 Years 2 Years Upto 5 Years 5 to 10 Years 10 to 15 Yea years lard Others	Li xed Tenur 0 Years 5 rs 5 Ten 5 5 5 5 5 7 F	Up to 2 Up to 2 Up to 3 bor 6 Mor e uure to 10 yea Standard	Inths plus L	3 to 4 Jp to 5% Inter 9.991 Prime- 8. 20thers- 9. Prime- 8. 20thers- 9. Prime- 9 20thers- 9. Prime- 9 20thers-10 Star 8.7 9.2 10 10 6 11 10 6 11 10 10 10 10 10 10 10 10 10	rest Rate to 11.99% .45% to 7.4 .45% to 7.4 .45% to 7.9 .95% to 10. .25% to 7.5 .50% to 11. .50% to 11. .50% to 10. .00% to 12. .00% to 12. .24% .74% .49% .49% .0 to 15 yea .5tandard	5% 45% 5% 95% 00% 00% 00% 00% 00% 0.00% 0.00% 10.00% 11.49% 12.24% irs Others	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loan Roof-Top Solar Energy- Brown Field Proje Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property	ithout Subs Loan nst stitution Products ect ect vct Prime 9,49%	pto 5 Stanc 10.2:	Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 1 Years 2 Years 10 to 15 Years 10 to 10 Years 5 to 10 Years 10 to 15 Years 10 to 15 Years and Others 4% 10.29%	Li xed Tenur 0 Years 5 rs 5 Ten 5 5 5 7 Frime 9.99% 10.49%	Up to 2 Up to 2 Up to 3 bor 6 Mor e to 10 year Standard 10.74%	nths plus L () () () () () () () () () () () () ()	3 to 4 Jp to 5% Inter 9.991 Prime- 8. 2014 Prime- 8. 2014 Prime- 8. 2014 Prime- 9. 2014	rest Rate to 11.99% 45% to 2.4 45% to 2.4 45% to 2.4 5% to 10. 55% to 10. to 11.50% 25% to 9.5 50% to 10. 50% to 10. 0.00% to 12 5% 25% 22% 25% 24% 74% 55% 24% 55% 24% 55% 24% 25% 24% 55% 24% 15 yea 34% 25% 24% 25% 24% 25% 24% 25% 24% 25% 24% 25% 24% 25% 24% 25% 24% 25% 24% 25% 25% 25% 25% 25% 25% 25% 25% 25% 25	5% 45% 5% 00% 00% 00% 00% 00% 00% 00% 00% 10.00% 10.99% 12.24% rs 0thers 12.24% 12.24%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance 'D Class Banks'' & Other I FINGO Agriculture Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje Project Financing Retail Banking Segments Home***** Segments Land Purchase Loan Against Property Education Loan Personal Loan	/ithout Subs Loan nst s stitution Products ect ect ect Prime 9.49% 9.79% 9.79% 10.49%	pto 5 Stanc 10.2 10.7 10.4 11.2	Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Years 10 to 15 Years 5 to 10 Years 10 to 15 Years 5 to 10 Years 1 to 15 Years 3 to 10 Years 4 to 10 Years 5 to 	Li xed Tenur 0 Years 5 rs 5 Ten 5 5 7 5 7 7 8 5 7 7 8 7 8 7 8 7 8 7 8 7	Up to 2 Up to 2 Up to 3 bor 6 Mor e uure to 10 yea Standard 10.74% 11.24% 10.99%	nths plus L () () () () () () () () () ()	3 to 4 Jp to 5% Inter 9.991 Prime- 8. 2014 Prime- 8. 2014 Prime- 8. 2014 Prime- 9. 2014	rest Rate to 11.99% 45% to 9.4 45% to 9.4 45% to 10. 95% to 10. 95% to 11. .25% to 7.9 50% to 11. .50% to 10. 00% to 10. .00% to 10. 00% to 12 dard 125% .25% 52% .24% 1.49% .24% 11.49% 11.49% 11.74%	5% 45% 5% 00% 00% 00% 00% 00% 00% 00% 00% 0.00% 10.00% 12.24% 12.24% 12.24% 12.24% 12.24% 12.24% 12.24%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proje Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property Education Loan	ithout Subs Loan nst s s s titution Products ect ect ect Prime 9.49% 9.74%	pto 5 5 Stance 10.72	Fixed upto 1 Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 10 to 15 Years 5 to 10 Years 10 to 15 Years 10 to 15 Years 400 to 15 Years 10 to 15 Years 11 Years 10 to 15 Years 10 Years	Li xed Tenur 0 Years 5 rrs 5 Ten 5 5 5 7 5 7 7 8 5 7 7 8 5 7 7 8 7 8 7 8	Up to 2 Up to 2 Up to 3 bor 6 Mor e ure Standard 10.74% 10.24% 11.24%	Prime 8.25% 9.49% 10.749 11.49% 11.74% 11.24%	3 to 4 Jp to 5% Inter 9.991 Prime- 8. 2014 Prime- 8. 2014 Prime- 8. 2014 Prime- 9. 2014 Prime- 9. 2014 Prime- 9. 2014 Prime- 9. 2014 Prime- 9. 2014 Prime- 9. 2014 Prime- 10. 2014 Prime- 10. 2014 Prime- 10. 2014 Prime- 10. 2014 Prime- 2014 Prime- 2014 Prime- 2014 Prime- 2014 Prime- 201	rest Rate to 11.99% 45% to 9.4 45% to 9.4 45% to 10. 95% to 10. 95% to 11. .25% to 7.9 50% to 11. .50% to 10. 00% to 10. .00% to 10. 00% to 12 dard 125% .25% 52% .24% 1.49% .24% 11.49% 11.49% 11.74%	5% 45% 5% 00% 00% 00% 00% 00% 00% 00% 00% 0.00% 10.00% 12.24% 12.24% 12.24% 12.24% 12.24% 12.24% 12.24%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance 'D Class Banks'' & Other I FINGO Agriculture Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proje Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property Education Loan Professional Loan Professional Loan Segments	Vithout Subs Loan nst s stitution Products ect ect Prime 9.49% 9.99% 9.74% 10.49%	pto 5 Stanc 10.2 10.7 10.4 11.2 11.9 10.7 Prin	Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Years 4 Vears 5 to 10 Years 1 0 to 15 Years 9 years 1 0 to 15 Years 1 0 years 1 1 2 4 0 0 thers 4 0 11.24 % 1 1 2 4 % 1 2 7 %	Li xed Tenur 0 Years 5 rrs 5 Ten 5 5 5 7 5 7 7 8 5 7 7 8 5 7 7 8 7 8 7 8	Up to 2 Up to 2 Up to 3 bor 6 Mor e uure to 10 yea Standard 10.74% 11.24% 10.99% 11.724% 12.49% ove 15 ye Standard	This plus L This	3 to 4 Jp to 5% Inter 9.991 Prime- 8. 2014 Prime- 8. 2014 Prime- 8. 2014 Prime- 9. 2014	rest Rate to 11.92% 45% to 2.4 45% to 7.4 45% to 10. 95% to 10. 95% to 11. 1000 to 10. 10% to 10. 000 to 10. 10. 11.49% 11.99% 11.72% 12.49% 12.49% 13.24% 0 0 0 0.00 to 15. 0.00 to 15. 0.00 11.74% 12.49% 13.24% 0.00	5% 45% 5% 95% 00% 00% 00% 00% 00% 00% 00% 0.09% 1.49% 12.24% rs	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance 'D Class Banks'' & Other I FINGO Agriculture Co-operatives & Ins FCY Loan Fixed Interest Rate Loar Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje Project Financing Retail Banking Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan Talab Karja	Vithout Subs Loan nst s stitution Products ect ect Prime 9.49% 9.99% 9.74% 10.49%	pto 5 Stanc 10.2.2 10.7 10.4 11.2 11.9 10.7	Fixed upto 1 Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 10 to 15 Years 2 Years Upto 5 Years 10 to 15 Years 10 to 15 Years 400 Others 40% 11.24% 49% 11.49% 9% 12.74% 9% 9%	Li xed Tenur 0 Years 5 rrs 5 Ten 5 5 5 7 5 7 7 8 5 7 7 8 5 7 7 8 7 8 7 8	Up to 2 Up to 2 Up to 3 bor 6 Mor e ure to 10 yea Standard 10.74% 11.24% 10.99% 11.74% 12.49% box 15 yea	This plus L This	3 to 4 Jp to 5% Inter 9.991 Prime- 8. 2014 Prime- 8. 2014 Prime- 8. 2014 Prime- 9. 2014	rest Rate to 11.99% 45% to 7.4 45% to 7.4 95% to 10. 95% to 10. 25% to 7.5 50% to 11. 50% to 11. 50% to 10. 00% to 12 00% to 12 00% to 12 00% to 12 00% to 12 00% to 15 yea Standard 11.49% 11.99% 11.74% 11.24%	5% 45% 5% 00% 00% 00% 00% 00% 00% 00% 00% 0.00% 10.00% 10.00% 10.09% 12.24% 12.24% 12.24% 12.24% 12.24% 13.24%	
Retail Microfinance Loar Structured Low Cost Hou Microfinance retail Returnee Migrant Loan (W Wholesale Microfinance D Class Banks" & Other I FINGO Agriculture Co-operatives Other Co-operatives & Ins FCY Loan Fixed Interest Rate Loan Roof-Top Solar Energy- Brown Field Proje Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property Education Loan Personal Loan Talab Karja Segments Home****	U U Prime 9.49% 10.49% 11.24% 9.79%	pto 5 Stanc 10.2 10.7 10.4 11.2 11.9 10.7 Prin 11.4 11.4 Prin 11.4	Fixed upto 1 Fixed upto 1 5 to 10 Years 10 to 15 years Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 10 to 15 Years 2 Years Upto 5 Years 10 to 15 Years 10 to 15 Years 400 Others 40% 11.24% 49% 11.49% 9% 12.74% 9% 9%	Li xed Tenur 0 Years 5 rrs 5 Ten 5 5 5 7 5 7 7 8 5 7 7 8 5 7 7 8 7 8 7 8	Up to 2 Up to 2 Up to 3 bor 6 Mor e uure to 10 yea Standard 10.74% 11.24% 10.99% 12.24%	Inths plus L Inths plus L </td <td>3 to 4 Jp to 5% Inter 9.991 Prime- 8. 2014 Prime- 8. 2014 Prime- 8. 2014 Prime- 9. 2014 Prime- 9. 2014</td> <td>rest Rate to 11.99% to 11.97% to 10.97% to 10.97% to 10.95% to 10.95% to 11.50% .25% to 10.00% to 11.50% .25% to 10.00% to 10.00% to 10.00% to 10.00% 10.00% 24% 5% 10.00% 11.99% 11.99% 11.49% 11.24% 11.24% 12.44% 0.015 yea 0.015 yea 0.015 yea 0.012,42%</td> <td>5% 45% 5% 00% 00% 00% 00% 00% 00% 00% 0.00% 10.00% 12.24% 12.24% 12.24% 13.24% 13.24%</td>	3 to 4 Jp to 5% Inter 9.991 Prime- 8. 2014 Prime- 8. 2014 Prime- 8. 2014 Prime- 9. 2014	rest Rate to 11.99% to 11.97% to 10.97% to 10.97% to 10.95% to 10.95% to 11.50% .25% to 10.00% to 11.50% .25% to 10.00% to 10.00% to 10.00% to 10.00% 10.00% 24% 5% 10.00% 11.99% 11.99% 11.49% 11.24% 11.24% 12.44% 0.015 yea 0.015 yea 0.015 yea 0.012,42%	5% 45% 5% 00% 00% 00% 00% 00% 00% 00% 0.00% 10.00% 12.24% 12.24% 12.24% 13.24% 13.24%	

Note: Interest rates on loan products do not apply for substandard, below category loan accounts and recovery accounts *Rate applicable as per tie up agreement **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

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





Member of :



Global Alliance for Banking on Values

