## **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	
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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%	
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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

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