

INTEREST RATE

Effective Date: Kartik 3, 2078 (October 20,2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)
LCY Saving Deposits		
Saral Muddati Bachhat Khata	6.57%	NIL
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	4.97%	1,000
NMB Premium Super Talab Khata	6.57%	NIL
NMB Super Talab Khata	4.97%	NIL
NMB Sahara Bachat Khata	4.97%	1,000
NMB Umanga Bachat Khata	4.97%	100
NMB Talab Khata	4.97%	NIL
NMB Manyajan Bachat Khata	4.97%	NIL
Nari Bachat Khata	4.97%	100
Atulya Bachat Khata	4.97%	NIL
Sulav Muddati Savings	4.97%	NIL
Micro Bachat Khata	4.97%	NIL
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	4.97%	100 (100 Deposited by Bank)
Social Security Savings	4.97%	NIL
Surakchhit Jeevan Bachat Khata	4.97%	1,000
Namaste Savings	4.97%	10,000
Metro Card Savings	4.97%	100
Metro POS Savings	4.97%	100
NMB Smart Savings - Digital	4.97%	NIL
Normal DO Savings	4.97%	NIL
NMB Jeevan Chakra	4.97%	5,000 to 50,000
NMB Samman Bachat Khata	4.97%	10,000
NMB Investor Savings	6.57%	NIL

FCY DEPOSITS	Rates Per annum		
US Dollar Savings	3.00%	NIL	
GBP Savings	2.00%	NIL	
EUR Savings	1.00%	NIL	
CAD Savings	1.00%	NIL	
AUD Savings	1.00%	NIL	
Other FCY Savings	Upto 1%	NIL	
NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only			
USD	4.00%	Minimum \$10,000 or its equivalent	
GBP	3.10%		
EUR	3.00%		
CAD	3.00%		
AUD	3.00%		
Recurring Deposit	Rates Per annum		
Recurring Education Plan	5.00%	500	
Khutruke Bachat	5.00%	100	
Surakchhit Bal Saichhik Khata	5.50%	100	
NMB Mero Kramik Khata (Recurring Deposit)	7.00%	1,000/5,000/10,000/ 25,000/50,000	
Call Deposit Rate	Up to 50% of minimum LCY Saving interest rate		
Fixed Deposit	Rates Per Annum		
Tenure	Institution		Individual
	Bidding	Other	
3 Months	8.36%	8.36%	9.36%
4 Months to Below 1 Year	8.36%	8.36%	9.36%
1 Year and Above	8.36%	8.36%	9.36%
Manyajan Muddati (1 year)			9.36%
Saral Muddati Bachhat Khata			9.36%
NMB Smart FD- 1 year*			9.36%
Mero Muddati Khata (Tenure: 4 Months and Above; Interest Payment: Monthly)			9.36%
Note: 1% Additional interest rate on above mentioned Individual Deposits will be applicable for inward remittance			

*Interest rate for NMB Smart FD for other tenures shall be same as the rates provided for normal FD

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		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		As decided by 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		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		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		Up to 3	3 to 4	4 to 5
Personal Business Loan		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 1	1 to 3	3 to 5
Land Purchase		Up to 1.5	1.5 to 3	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		Up to 1.5	1.5 to 3	3 to 5
NMB Talab Karja		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
Loan Against Properties		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 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*		(Base Rate or Coupon Rate whichever is higher) plus up to 2%		
Loan Against own FDR*				
Energy		Prime	Standard	Others
Energy Project Under Consortium Financing		As decided by 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		Up to 2	2 to 4	4 to 5
Term Loan		Up to 2	2 to 4	4 to 5
Working Capital		Up to 2	2 to 4	4 to 5
Trust Receipt Loan		Up to 2	2 to 4	4 to 5
Retail Microfinance Loan		Prime	Standard	Others
Structured Low Cost Housing***		Up to 3	3 to 4	4 to 5
Microfinance retail		Up to 3	3 to 4	4 to 5
Returnee Migrant Loan (Without Subsidy)		Up to 3	3 to 4	4 to 5
Wholesale Microfinance Loan		Prime	Standard	Others
"D Class Banks" & Other Inst		Up to 2	2 to 4	4 to 5
FINGO		Up to 2	2 to 4	4 to 5
Agriculture Co-operatives		Up to 2	2 to 4	4 to 5
Other Co-operatives & Institution		Up to 3	3 to 4	4 to 5
FCY Loan		Libor 6 Months plus Up to 5%		
Fixed Interest Rate Loan Products		Fixed Tenure	Interest Rate	
Project Financing		Upto 5 years	Prime- 9.25% to 9.50%	
			Others- 9.50% to 11.00%	
		5 to 10 Years	Prime- 9.50% to 10.00%	
			Others-10.00% to 12.00%	
Energy Financing		% Per Annum		
Roof-Top Solar		BR + Up to 4%		
Energy- Brown Field Project				
Energy- Green Field Project				
Retail Term Loan		% Per Annum		
Home Loan		BR + Up to 5%		
Land Purchase Loan				
Loan Against Property				
Education Loan				
Personal Loan				
Professional Loan				
Talab Karja				
Auto Loan				
Electric Vehicle Loan				
Other Term Loan				

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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