INTE	RES	TR	ATI	
Effective Date: S	Shrawan 1	, 2078 (1	5 July, 2	2021)
Deposit Products		Rates Po	er Annum	Minimum Balance (NPR)
LCY Saving Deposits Saral Muddati Bachhat Khata		/ F	50%	NIL
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)			50%	1,000
NMB Premium Super Talab Khata		4.5	50%	NIL NII
NMB Super Talab Khata NMB Sahara Bachat Khata		4.5	50% 50%	NIL 1,000
NMB Umanga Bachat Khata NMB Talab Khata		2.5	i0% i0%	100 NIL
NMB Manyajan Bachat Khata Nari Bachat Khata			50% 50%	NIL 100
Atulya Bachat Khata Sulav Muddati Savings			50% 50%	NIL NIL
Micro Bachat Khata Sabaiko Sahara Bachat Khata			50%	NIL 100 (100 Deposited
(Available only for Unbanked population) Social Security Savings			50% 50%	by Bank) NIL
Surakchhit Jeevan Bachat Khata Namaste Savings		2.5	50% 50%	1,000 10,000
Metro Card Savings Metro POS Savings		2.5	50% 50%	100
NMB Smart Savings - Digital Normal DO Savings		4.5	50% 50%	NIL
NMB Jeevan Chakra		4.5	50%	NIL 5,000 to 50,000
NMB Samman Bachat Khata FCY DEPOSITS			60% er annum	10,000
US Dollar Savings GBP Savings			00% 00%	NIL NIL
EUR Savings CAD Savings			25% 00%	NIL NIL
AUD Savings			00%	NIL
NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only USD		4.0	00%	
GBP EUR		3.1	10%	Minimum \$10,000 or
CAD		3.0	00%	its equivalent
AUD Recurring Deposit		Rates P	00% er annum	
Recurring Education Plan Khutruke Bachat			00% 00%	500 100
Surakchhit Bal Saichhik Khata NMB Mero Kramik Khata			50% 0 0 %	100 1,000/5,000/10,000/
(Recurring Deposit) Call Deposit Rate		Į.	1.25%	25,000/50,000
Fixed Deposit				r Annum
Tenure		Bidd New I	ing	Other ew Renewal Retail
3 Months to Below 6 Months		6.50%	6.60% 6.5	0% 6.60% 6.50%
6 Months to Below 1 Year 1 Year to Below 18 Months		6.75% 7.60%	7.70% 7.5	5% 6.85% 6.75% 0% 7.50% 7.50%
18 Months to Below 2 Years 2 Years & Above		7.70% 7.80%		0% 7.50% 7.50% 0% 7.50% 7.50%
Manyajan Muddati (1 year) Saral Muddati Bachhat Khata				7.50% 7.50%
NMB Smart FD- 1 year* *Interest rate for NMB Smart FD for other	tonuros shall ho s	ama as the rates r	provided for n	7.50%
Loan Products	terial es silati se si	% Per Annun		
Corporate Cash Credit / Overdraft		Prime Up to 2	Standa 2 to 4	rd Others
Working Capital Loan	DD.	Up to 2 Up to 2	2 to 4	4 to 5
Trust Receipt Loan Export Loan	BR+	Up to 2	2 to 4	
		Up to 2	2 to 4	
Term Loan Consortium Loans		Up to 3 As decided b	3 to 4 by consortiun	4 to 5
		Up to 3	3 to 4	4 to 5 n rd Others 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan	99	Up to 3 As decided to Prime Up to 2 Up to 2	3 to 4 by consortium Standa 2 to 4 2 to 4	4 to 5 n rd Others 4 to 5 4 to 5 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan	BR+	Up to 3 As decided by Prime Up to 2	3 to 4 by consortium Standal 2 to 4 2 to 4 2 to 4 2 to 4	4 to 5 Others 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan	BR+	Up to 3 As decided to Prime Up to 2	3 to 4 by consortium Standa 2 to 4	4 to 5 Others 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft	BR+	Up to 3 As decided t Prime Up to 2 Up to 3	3 to 4 by consortium Standal 2 to 4 3 to 4 3 to 4	4 to 5 rd Others 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan	BR+	Up to 3 As decided to Prime Up to 2 Up to 3 Up to 3 Up to 3 Up to 3	3 to 4 by consortium Standal 2 to 4 3 to 6 3	4 to 5 Others 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan		Up to 3 As decided the Prime Up to 2 Up to 3	3 to 4 by consortium Standa 2 to 4 3 to 4 3 to 4 3 to 4 3 to 4	4 to 5 n rd Others 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture		Up to 3 As decided to Prime Up to 2 Up to 3 Up to 3 Up to 3 Up to 3 As per NI Prime	3 to 4 by consortium Standa 2 to 4 3 to 6 4 3 to 6 4 5 to 6 5 to	4 to 5 n rd Others 4 to 5 7 to 5 8 to 5 9 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja		Up to 3 As decided t Prime Up to 2 Prime Up to 3	3 to 4 by consortium Standa 2 to 4 3 to 4 3 to 4 3 to 4 3 to 5 RB Circular Standa 3 to 4	4 to 5 rd Others 4 to 5 7 to 5 7 to 5 8 to 5 9 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan	BR+	Up to 3 As decided the Prime Up to 2 Up to 3	3 to 4 y consortium Standa 2 to 4 3 to 5 3 to 4 3 to 6	4 to 5 n rd Others 4 to 5 7 to 0thers 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan (Under Subsidy) Retail Banking	BR+	Up to 3 As decided t Prime Up to 2 Prime Up to 3 As per NI Prime Up to 3 Up to 3 As Prime Up to 3 Prime Up to 3 As Prime Up to 3 As Prime	3 to 4 by consortium Standai 2 to 4 3 to 5 8 to 6 to	4 to 5 n d to 5 4 to 5 7 to 5 8 to 5 9 to 5 9 to 6 10 thers 10 to 6 10 thers 10 to 7 10 thers 10 thers
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan	BR+	Up to 3 As decided t Prime Up to 2 Prime Up to 3 Up to 1	3 to 4 y consortium Standa 2 to 4 3 to 5 4 3 to 4 3 to 6 3 to 7 8 tanda 3 to 8 1 to 8 1 to 9	4 to 5 rd Others 4 to 5 7 to 5 7 to 5 8 to 5 9 to 5 9 to 5 10 to
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan	BR+	Up to 3 As decided t Prime Up to 2 Up to 3 As per Ni Prime Up to 3 Up to 3 Up to 10 Up to 10 Up to 10 Up to 15 Up to 1.5 Up to 1.5	3 to 4 by consortium Standa 2 to 4 3 to 5 4 8 B Circular Standa 3 to 4 3 to 5 1 to	4 to 5 n rd Others 4 to 5 7 to 5 8 to 6 9 to 7 10 thers 10 thers 10 thers 11 to 5 12 to 5 13 to 5 14 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Personal Business Loan Land Purchase Auto Loan Personal Loan Professional Loan Education Loan	BR+	Up to 3 As decided t Prime Up to 2 Prime Up to 3 Up to 15 Up to 1.5 Up to 1.5 Up to 1.5 Up to 1.5	3 to 4 by consortium Standa 2 to 4 3 to 5 4 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 6 1.5 to 6 1.5 to 6	4 to 5 rd Others 4 to 5 7 to 5 7 to 5 8 to 5 9 to 5 9 to 5 10 to
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME Loan Interest Subsidy Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Interest Subsidy Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Professional Loan Education Loan NMB Talab Karja	BR+	Up to 3 As decided the Prime Up to 2 Up to 3 Up to 15 Up to 1.5 Up to 1.5 Up to 1.5 Up to 1.5	3 to 4 y consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 7 5 to 8 1 to 8 1 to 9 1 t	4 to 5 n 1 to 5 4 to 5 7 to 5 8 to 5 9 to 5 1 t
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Personal Loan Education Loan Education Loan MMB Talab Karja	BR+	Up to 3 As decided t Prime Up to 2 Prime Up to 3 Up to 15 Up to 1.5 Up to 1.5 Up to 1.5 Up to 1.5	3 to 4 by consortium Standa 2 to 4 3 to 5 4 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 6 1.5 to 6 1.5 to 6	4 to 5 rd Others 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Professional Loan Education Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati	BR+	Up to 3 As decided t Prime Up to 2 Up to 3 As per Ni Prime Up to 3 Up to 3 Up to 3 Up to 15 Up to 1.5	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 1 to 6 1 to 7 1 to 8 1 to 8 1 to 9 1	4 to 5 rd Others 4 to 5 5 Up to 5 Up to 5 Up to 5 Up to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Housing Loan Land Purchase Auto Loan Personal Loan Professional Loan Professional Loan Consumer Durable Loan NMB Talab Karja Motorbike Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC**	BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 10 Up to 1.5	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 1 to 6 1 to 7 1	4 to 5 rd Others 4 to 5 5 Up to 5 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Term Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Personal Loan Education Loan SMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Overdraft(Retail/SME/MSME/AG)	BR+	Up to 3 As decided t Prime Up to 2 Up to 3 As per Ni Prime Up to 3 Up to 3 Up to 3 Up to 15 Up to 1.5	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 1 to 6 1 to 7 1 to 8 1 to 8 1 to 9 1	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Capital Banking Housing Loan Land Purchase Auto Loan Professional Loan Education Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate)	BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 10 Up to 10 Up to 3 Up to 10 Up to 1.5 Up to 3	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 1 to 6 1 to 7 1 to 8 1 to 8 1 to 9 1	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Consing Loan Land Purchase Auto Loan Personal Loan Personal Loan Consumer Durable Loan NMB Talab Karja Motorbike Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial)	BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 10 Up to 10 Up to 10 Up to 1.5 Up to 3 Up to 2 Up to 2	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 7	4 to 5 rd Others 4 to 5 5 Up to 5 Up to 5 Up to 5 To Others 2 to 5 4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Personal Loan Education Loan SMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial)	BR+ BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 10 Up to 10 Up to 10 Up to 1.5 Up to 2 Up to 2 Up to 2 Up to 3	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 7 1.5 to 7 1.5 to 8 1.5 to 1 1.5 to	4 to 5 rd Others 4 to 5 5 to 5 6 to 6 7 to 7 t
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Consider Subsidy Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Personal Loan Education Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Bank Guarantees/SBLC** Loan Against Bovernraft(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*	BR+ BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 10 Up to 10 Up to 10 Up to 1.5 Up to 3 Up to 2 Up to 2	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 7 1.5 to 7 1.5 to 8 1.5 to 1 1.5 to	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan From Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Inderest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Gold Banking Housing Loan Land Purchase Auto Loan Personal Loan Education Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Bank Guarantees/SBLC** Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium	BR+ BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 5 Up to 1.5 Up to 2 Up to 2 Up to 3 Up to 3 Up to 3	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 4 3 to 6 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 7 1.5 to 8 1.5 to 8 1.5 to 1 1.5	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME Sudav Karja Personal Business Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Education Loan Professional Loan Education Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** 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 Loan Against Government Securities* Loan Against own FDR* Energy Energy Project Under Consortium Financing Hydropower	BR+ BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 10 Up to 3 Up to 3 Up to 10 Up to 10	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 1 to 6 1 to 7 1 to 8 1 to 8 1 to 9	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Personal Loan Education Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties 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****	BR+ BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 10	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 7 5 tanda 3 to 6 3 to 7 5 tanda 3 to 8 3 to 9 5 tanda 5 to 9 5 tanda 6 tanda 6 tanda 7 to 9 7 tanda 7 tanda 7 tanda 7 tanda 8 tanda 8 tanda 8 tanda 9	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Consumer Durable Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Corporate) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* 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	BR+ BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 1.5 Up to 3 Up to 3 Composition of the prime Prime Up to 1.5 Up to 2	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 10 to 10 to 10 10 to 10 to 10 10 to 10 to 10 10	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Consing Loan Land Purchase Auto Loan Personal Loan Professional Loan Professional Loan Consumer Durable Loan NMB Talab Karja Motorbike Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan	BR+ BR+ BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 10	3 to 4 by consortium Standal 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 7 5 to 7 5 to 8 5 to 8 5 to 9 5	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Housing Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Consider Subsidy Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Personal Loan Education Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) 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 Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Housing***	BR+ BR+ BR+ BR+	Up to 3 As decided t Prime Up to 2 Up to 3 Up to 1.5 Up to 3 Up to 3 Ser Ni Prime Up to 3 Up to 3 Up to 3 Out to 5 Up to 1.5 Up to 3 Out to 1.5 Up to 2 Up to 3	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 7 5 to 7 5 to 8 1 to 9 5 to	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Bridge Gap Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan Agriculture Loan (Under Subsidy) Retail Banking Housing Loan Land Purchase Auto Loan Personal Loan Education Loan NMB Talab Karja Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Telectric Vehicle (Commercial) Electric Vehicle (Commercial) Telectric Vehicle (Trivate) Margin Lending Loan Against Government Securities* Loan Against overnment Securities* Loan Against Overnment Securities* 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)	BR+ BR+ BR+	Up to 3 As decided the Prime Up to 2 Up to 3 Up to 10 Up to 10	3 to 4 by consortium Standa 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 7 5 tanda 1 to 3 10 to 6 15 to 6 15 to 6 15 to 6 15 to 7 5 tanda 3 to 4 3 to 5 1.5 to 6 1.5 to 7 1.5 to 7 1.5 to 8 1.5 to 9 1.5 to 1 1.5 to 2 1.5 to 4 1.5 to 6 1.5 to 7 1.5 to 7 1.5 to 1	4 to 5
Consortium Loans Mid-Corporate Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Trust Receipt Loan Export Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Term Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan Inde Personal Loan MMB Talab Karja Housing Loan Education Loan Personal Loan Personal Loan Personal Loan Fofessional Loan Education Loan NMB Talab Karja Motorbike Loan Consumer Durable Loan NMB Sapati Other Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Overdraft(Retail/SME/MSME/AG) Personal Consumer DR* 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	BR+ BR+ BR+ BR+	Up to 3 As decided the Prime Up to 2 Up to 3 Up to 10 Up to 10	3 to 4 by consortium Standai 2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 6 3 to 7 5 to 6 1.5 to 7 1.	4 to 5

FINGO 4 to 5 BR+ Agriculture Co-operatives
Other Co-operatives & Institution
FCY Loan
Fixed Interest Rate Loan Products

Fixed Tenure

Upto 5 years

5 to 10 Years

BR + Up to 5%

Energy Financing % Per Annum Roof-Top Solar

Energy- Brown Field Project BR + Up to 4% Energy- Green Field Project

Retail Term Loan % Per Annum

Land Purchase Loan
Loan Against Property Education Loan Personal Loan Professional Loan Talab Karja

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.nmbbanknepal.com | swiftcode: NMBBNPKA



Project Financing

Home Loan

Auto Loan Electric Vehicle Loan Other Term Loan







4 to 5

Prime- 9.25% to 9.50% Others- 9.50% to 11.00% Prime- 9.50% to 10.00% Others-10.00% to 12.00%