INTEREST RATE

Effective Date: Kartik 1, 2077	(Octobe	er 17, 2	020)						
Deposit Products	Rates Pe	er Annum	Minimum Balance (NPR)						
LCY Saving Deposits		En/	NIII.						
Saral Muddati Bachhat Khata Sambriddha Gandaki Bachat Khata		25%	NIL						
(Product for Gandaki Province Only)	3.2	25%	1,000						
NMB Premium Super Talab Khata	4.2	25%	NIL						
NMB Super Talab Khata		25%	NIL						
NMB Sahara Bachat Khata		25%	1,000						
NMB Umanga Bachat Khata		25%	100 NIL						
NMB Talab Khata		25% 25%	NIL NIL						
NMB Manyajan Bachat Khata Nari Bachat Khata		25%	100						
Atulya Bachat Khata		25%	NIL						
Sulav Muddati Savings		25%	NIL						
Micro Bachat Khata		25%	NIL						
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	4.2	25%	100 (100 Deposited by Bank)						
Social Security Savings	2.2	25%	NIL						
Surakchhit Jeevan Bachat Khata		25%	1,000						
Namaste Savings		25%	10,000						
Metro Card Savings	2.2	25%	100						
Metro POS Savings	2.2	25%	100						
NMB Smart Savings - Digital		25%	NIL						
Normal DO Savings		25%	NIL						
NMB Jeevan Chakra	4.25%		5,000 to 50,000						
FCY DEPOSITS	Rates Per annum 2.00%		AIII						
US Dollar Savings			NIL NIL						
GBP Savings EUR Savings		00%	NIL NIL						
CAD Savings	0.25% 1.00%		NIL						
AUD Savings		10%	NIL						
NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only	110		1112						
USD	4.00%		Minimum \$10,000 or						
GBP	3.10%								
EUR		10%	its equivalent						
CAD	3.00% 3.00%								
AUD									
Recurring Deposit Recurring Education Plan	Rates Per annum 5.00%		500						
Khutruke Bachat	5.00%		100						
Surakchhit Bal Saichhik Khata	5.50%		100						
NMB Mero Kramik Khata	8.25%		1,000/5,000/10,000/ 25,000/50,000						
(Recurring Deposit) Karmachari Kramik Khata (Recurring Deposit)	6.5%		25,000/50,000 NIL						
Call Deposit Rate	1.125%		IVIL						
Fixed Deposit			r Annum						
Tenure	Institution		Individual						
_	New	Renewal							
3 Months to 6 Months	4.50%	4.6%	5.5%						
6 Months to 1 Year	5.00%	5.10%	6.50%						
1 Year to 3 Year	6.50%	6.60%	7.25%						
3 Year Above	7.00%	7.10%	-						
3 Year to 5 Years	-	-	8.25%						
5 Year to 10 Years	-	-	8.75%						
10 Year to 15 Years	-	-	9.25%						
15 Years & Above Manyajan Muddati (1 Year)	-	-	Negotiable 7.25%						
Saral Muddati (1 Year)		-	7.25%						
NMB Smart FD - 1 Year*		-	7.25%						
NMB Green FD	-	-	7.25%						
*Interest rate for NMB Smart FD for other tenures shall be same as	the rates p	rovided for n							
Loan Products We Per Annum on Rase Rate									

Loan Products			% Per Annum on Base Rate								
Corporate					Prime	St	andard	Ot	hers		
Cash Credit / Overdraft					Up to 2		2 to 4		to 5		
Working Capital Loan					Up to 2		2 to 4	4	to 5		
Trust Receipt Loan			BR+		Up to 2		2 to 4	4	to 5		
Export Loan Term Loan			5		Up to 2		2 to 4	4	to 5		
					Up to 3		3 to 4		to 5		
Consortium Loans					As decide						
Mid-Corporate					Prime		andard	Ot	hers		
Cash Credit / Overdraft					Up to 2		2 to 4		to 5		
Working Capital Loan					Up to 2		2 to 4		to 5		
rust Receipt Loan							2 to 4		to 5		
				-	Up to 2	_					
Term Loan Export Loan				_	Up to 2		2 to 4		to 5		
					Up to 2	2 to 4			4 to 5		
Bridge Gap Loan					Up to 2		2 to 4		4 to 5		
SME					Prime		andard		hers		
Cash Credit / Overdraft					Up to 3	_	3 to 4	_	to 5		
Working Capital Loan	rm Loan			_	Up to 3		3 to 4		to 5		
					Up to 3		3 to 4		to 5		
rust Receipt Loan					Up to 3		3 to 4	4	to 5		
Interest Subsidy Loan						NRB Circu		_			
M-SME & Agriculture					Prime	St	andard	Ot	hers		
MSME Loan				L	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			RK+		Up to 3		3 to 4	4	to 5		
Agriculture Loan					Up to 3		3 to 4	4	to 5		
Agriculture Loan (Under S	Subsidy)					NRB Circu	ular				
Retail Banking	,,				Prime		andard	Ot	hers		
Housing Loan					Up to 1		1 to 3		to 5		
Land Purchase		-			Up to 1.5		.5 to 3		to 5		
Auto Loan		-		<u> </u>	Up to 1.5		.5 to 3		to 5		
Personal Loan				\vdash	Up to 1.5		.5 to 3		to 5		
		-		\vdash	Up to 1.5		.5 to 3		to 5		
Professional Loan Education Loan Motorbike Loan Gold and Silver Loan			BR+	<u> </u>	Up to 1.5 Up to 1.5				to 5		
				<u> </u>			1.5 to 3				
				-	-				Up to 5 Up to 5		
				_							
Consumer Durable Loan				_	-		-		5		
NMB Sapati					- Duine e				Upto 5 Others		
Other	· (CD) (Prime	St	andard				
Loan Against Bank Guara	intees/SBL	-"					o		to 5		
Loan Against Properties Personal Overdraft(Retail/SME/MSME/AG)				-	Up to 3		3 to 4		to 5		
					Up to 3	-	3 to 4	4	to 5		
Personal Loan/Loan Against Securities			BR+	.	Up to 2		2 to 4	4	to 5		
(Corporate/Mid Corporate) Electric Vehicle (Commercial)					Up to 2		2 to 4	4 to 5 4 to 5			
					2 to 4						
Electric Vehicle (Private)			Up to 2				to 5				
Margin Lending			Up to 3		3 to 4	4	10 5				
Loan Against Governmen	t Securities		Ba	se Rate+2	% or Coupoi	n Rate+29	6 whichev	er is hiahe	r		
Loan Against own FDR*					<u> </u>						
Energy			Prime Standard Others								
Energy Project Under Con	isortium				As decide	d by conso	ortium				
Financing											
Hydropower		-				Jp to 4	o				
Micro Hydro				-	Up to 2		2 to 4		to 5		
Solar Related Loan***				<u> </u>	Up to 2		2 to 4		4 to 5		
Bio Gas Related			BR+		Up to 2		2 to 4		4 to 5		
Term Loan			Ditt	<u> </u>	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]	BR+		Up to 3	:			to 5		
Returnee Migrant Loan (W	ithout Subs	idy)			Up to 3				4 to 5		
Wholesale Microfinance					Prime		Standard		Others		
"D Class Banks" & Other I					Up to 2		2 to 4		4 to 5		
FINGO					Up to 2		2 to 4		4 to 5		
Agriculture Co-operatives			BR+		Up to 2		2 to 4	4 to 5			
Other Co-operatives & Institution		$\neg \neg$	1		Up to 3		3 to 4	4 to 5			
FCY Loan							s plus Up to 5%				
Fixed Interest Rate Loan Products Roof-Top Solar			Fixed Tenure Fixed upto 10 Years				Interest Rate 9.99 to 11.99% Prime- 8.95% to 9.95%				
Energy- Brown Field			10 to 15 Y	ears							
			Others- 9.95% to 10.95% Tenure					, 5 / 0			
Retail Banking			vears		5 to 10 years		10 (to 15 years		
Retail Banking	11	nto 5	/parc		J to 10 ved			LU IU VEC	ai O		
		pto 5 y		e D							
Segments	Prime	Stand	ard Other		Standard	Others	Prime	Standard	Others		
Segments Home****	Prime 9.49%	Stand 10.24	ard Other 10.99	% 9.99%	Standard 10.74%	Others 11.49%	Prime 10.74%	Standard 11.49%	Others 12.24%		
Segments Home**** Land Purchase	9.49% 9.49%	10.24 10.24	ard Other 10.99 14% 10.99	% 9.99% % 9.99%	Standard 10.74% 10.74%	Others 11.49% 11.49%	Prime 10.74% 10.74%	Standard 11.49% 11.49%	Others 12.24% 12.24%		
Segments Home**** Land Purchase Loan Against Property	9.49% 9.49% 9.99%	10.24 10.24 10.74	ard Other 4% 10.99 4% 10.99 4% 11.49	% 9.99% % 9.99% % 10.499	Standard 10.74% 10.74% 11.24%	Others 11.49% 11.49% 11.99%	Prime 10.74% 10.74% 11.24%	Standard 11.49% 11.49% 11.99%	Others 12.24% 12.24% 12.74%		
Segments Home**** Land Purchase Loan Against Property Education Loan	9.49% 9.49% 9.99% 9.74%	10.24 10.24 10.74 10.49	ard Other 4% 10.99 4% 10.99 4% 11.49 7% 11.24	% 9.99% % 9.99% % 10.49% % 10.24%	Standard 10.74% 10.74% 11.24% 10.99%	Others 11.49% 11.49% 11.99% 11.74%	Prime 10.74% 10.74% 11.24% 10.99%	Standard 11.49% 11.49% 11.99% 11.74%	0thers 12.24% 12.24% 12.74% 12.49%		
Segments Home**** Land Purchase Loan Against Property Education Loan Personal Loan	Prime 9.49% 9.49% 9.99% 9.74% 10.49%	10.24 10.24 10.74 10.49 11.24	ard Other 4% 10.99 4% 10.99 4% 11.49 7% 11.24 4% 11.99	% 9.99% % 9.99% % 10.499 % 10.249 % 10.999	E Standard 10.74% 10.74% 11.24% 10.99% 11.74%	Others 11.49% 11.49% 11.99% 11.74% 12.49%	Prime 10.74% 10.74% 11.24% 10.99% 11.74%	Standard 11.49% 11.49% 11.99% 11.74% 12.49%	Others 12.24% 12.24% 12.74% 12.49% 13.24%		
Segments Home**** Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan	Prime 9.49% 9.49% 9.99% 9.74% 10.49% 11.24%	10.24 10.24 10.74 10.49 11.24	ard Other 4% 10.99 4% 10.99 4% 11.49 9% 11.24 4% 11.99 9% 12.74	% 9.99% % 9.99% % 10.499 % 10.249 % 10.999 % 11.749	E Standard 10.74% 10.74% 11.24% 10.99% 11.74%	Others 11.49% 11.49% 11.99% 11.74%	Prime 10.74% 10.74% 11.24% 10.99%	Standard 11.49% 11.49% 11.99% 11.74%	Others 12.24% 12.24% 12.74%		
Segments Home**** Land Purchase Loan Against Property Education Loan Personal Loan	Prime 9.49% 9.49% 9.99% 9.74% 10.49%	10.24 10.24 10.74 10.49 11.24	ard Other 4% 10.99 4% 10.99 4% 11.49 9% 11.24 4% 11.99 9% 12.74	% 9.99% % 9.99% % 10.499 % 10.249 % 10.999 % 11.749	E Standard 10.74% 10.74% 11.24% 10.99% 11.74%	Others 11.49% 11.49% 11.99% 11.74% 12.49%	Prime 10.74% 10.74% 11.24% 10.99% 11.74%	Standard 11.49% 11.49% 11.99% 11.74% 12.49%	Others 12.24% 12.24% 12.74% 12.49% 13.24%		
Segments Home**** Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan	Prime 9.49% 9.49% 9.99% 9.74% 10.49% 11.24%	10.24 10.24 10.74 10.49 11.24	ard Other 4% 10.99 4% 10.99 4% 11.49 9% 11.24 4% 11.99 9% 12.74	% 9.99% % 9.99% % 10.499 % 10.249 % 10.999 % 11.749	E Standard 10.74% 10.74% 11.24% 10.99% 11.74%	0thers 11.49% 11.49% 11.99% 11.74% 12.49% 13.24%	Prime 10.74% 10.74% 11.24% 10.99% 11.74%	Standard 11.49% 11.49% 11.99% 11.74% 12.49%	Others 12.24% 12.24% 12.74% 12.49% 13.24%		

10.24% 10.74% Electric Vehicle 8.99% 9.49% 9.99% 9.49% NMB Sapati Above 1 year Floating Rate+1%

Prime

9.49%

Prime

11.49%

11.49%

Upto 3 years

9.99%

Standard Others

10.49%

11.24%

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Auto Loan-Private

Auto Loan-Commercial

Segments

Segment

Home Land Purchase





Standard

12.24%

12.24%

Prime

10.24%



Others

12.99%

12.99%

Others

10.99%

11.24%

10.49%

Above 3 years

Standard

10.49%

10.74%

9.99%

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