INTEREST RATE

Effective Date	. 7.30	13, 207	6 (UCTO	ber 2, 20	19)
Deposit Products	Rates Per Annum		Minimum Balance		Interest Payment
LCY Saving Deposits NMB Super Talab Khata NMB Sahara Bachat Khata		50% 50%		IL	Quarterly
NMB Sanara Bachat Khata	6.3	50%	NPR 5	1,000 00 (For du Vallev	Quarterly
NMB Umanga Bachat Khata	6.50%		Branches), NPR 100 For Outside		Quarterly
NMB Talab Khata		50%	Valley Branches NIL NPR 2,000		Quarterly
Nari-Samman Bachat Khata Sulav Remit Savings	4.5	50% 50% 50%	N	2,000 IL IL	Quarterly Quarterly
NMB Manyajan Bachat Khata NMB Smart Khata	4.5	50%	NPR	100	Quarterly Quarterly
NMB Saral Bachat Khata Nari Bachat Khata	4.5	00% 50%	NPF	5,000 R 100	Quarterly Quarterly
NMB Delight Savings Atulya Bachat Khata		00% 50%		1,000 IL	Quarterly Quarterly
NMB Share Khata Pavroll Savings		50% 50%		IL IL	Quarterly Quarterly
oung Saver's Account Vormal Savings	4.5	50% 50%	NPR	1,000	Quarterly Quarterly
Sulav Muddati Savings Swecchik Bachat Khata	4.5	50% 50% 50%	N	IL	Quarterly Quarterly
Anibarya Bachat Khata	4.5	50%	NIL NIL NIL		Quarterly
Micro Bachat Khata Sabaiko Sahara Bachat Khata		50%	NIL NPR 100 (NPR 100		Quarterly
Available only for Unbanked Population)	6.5	50%		by Bank)	Quarterly
Hydro Deposits (Available only for Existing Account Holders)	4.5	50%	N	IL	Quarterly
SSF Savings Special Savings		4.50% 6.50%		IL 00	Quarterly Quarterly
Salary Savings Microfinance Savings	6.5	50% 50%	NIL 100		Quarterly Quarterly
lappy Savings	6.50% 6.50%		5,000		Quarterly
Golden Savings Silver Savings	6.50%		10,000 2,500		Quarterly Quarterly
Reconstruction Savings Social Security Savings	6.50% 6.50%		NIL NIL		Quarterly Quarterly
Surakchhit Jeevan Bachat Khata Max Savings	6.50% 6.50%		1,000		Quarterly Quarterly
Metro Card Savings Metro Pos Savings	6.5	50% 50%	10	00	Quarterly Quarterly
FCY DEPOSITS JS Dollar Savings		% p.a.			Quarterly
GBP Savings	1.00	% p.a.			Quarterly
EUR Savings Recurring Deposit		% p.a.			Quarterly
Recurring Education Plan Khutruke Bachat Khata	6.00% 5.00%		NPR 500 NPR 100		Quarterly Quarterly
Surakchhit Bal Saichhik Khata Recurring 42 Months (not	6.50%		NPR 100		Quarterly
evailable to new accountholders) Recurring 72 Months (not	6.50%		NIL		Quarterly
available to new accountholders)	6.5	50%		1,000	Quarterly
Fixed Deposit Fenure	Insti	tution	Rates Pe Indiv	r Annum idual	
3 Months to Below 1 Year	New 8.50%	Renewal 8.60%	9.2	5%	Quarterly
year & above Manyajan Muddati (1 Year)	8.50%	8.60%		5% 5%	Quarterly Quarterly
76 Days FD	-	-	9.2	5%	Quarterly
Loan Products Corporate			Per Annum Prime	on Base Rate Standard	Others
Cash Credit / Overdraft			Jp to 2	2 to 4	4 to 6
Vorking Capital Loan rust Receipt Loan	BR+		Jp to 2 Jp to 2	2 to 4 2 to 4	4 to 6 4 to 6
Export Loan Term Loan			Jp to 2 Jp to 3	2 to 4 3 to 5	4 to 6 5 to 6
Consortium Loans Mid-Corporate			As decided b	y consortium Standard	Othono
Cash Credit / Overdraft Working Capital Loan			Jp to 2	2 to 4	Utners
Frust Receipt Loan Ferm Loan	BR+			2 to 4	4 to 6.5
Export Loan	DK+		Jp to 2 Jp to 2	2 to 4 2 to 4	4 to 6.5 4 to 6.5 4 to 6.5
<u>'</u>		I	Jp to 2 Jp to 2 Jp to 2	2 to 4 2 to 4 2 to 4	4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5
Bridge Gap Loan			Jp to 2 Jp to 2	2 to 4 2 to 4	4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5
Bridge Gap Loan SME Cash Credit / Overdraft	-		Jp to 2 Prime Jp to 3	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4	4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 Others 4 to 7
Bridge Gap Loan 5ME Cash Credit / Overdraft Working Capital Loan Ferm Loan	BR+		Jp to 2 Prime Jp to 3 Jp to 3 Jp to 3	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 4 3 to 4	4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 Others 4 to 7 4 to 7
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Frust Receipt Loan Interest Subsidy Loan	-		Jp to 2 Prime Jp to 3 Jp to 3 Jp to 3 Jp to 3 As per NR	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 4 3 to 4 3 to 4 B Circular	4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 Others 4 to 7 4 to 7 4 to 7
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Frust Receipt Loan Interest Subsidy Loan A-SME & Agriculture MSME Loan	-		Jp to 2 Prime Jp to 3 Jp to 3 Jp to 3 Jp to 3 As per NR Prime lp to 3.5	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 5	4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 Others 4 to 7 4 to 7 4 to 7
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan MB Sulay Karja	-		Jp to 2 Prime Jp to 3 Jp to 3 Jp to 3 Jp to 3 As per NR Prime	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 4 3 to 4 3 to 4 3 to 4 3 to 4	4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 4 to 6.5 Others 4 to 7 4 to 7 4 to 7
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Frust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan MMB Sulav Karja Personal Business Loan Agriculture Loan	BR+		Jp to 2 Prime Jp to 3 Jp to 3 Jp to 3 Jp to 3 As per NR Prime p to 3.5 p to 3.5 p to 3.5 p to 3.5	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 4 3 to 4 3 to 4 3 to 5 3 to 5 3.5 to 5 3.5 to 5 3.5 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Frust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan MMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan (Under Subsidy) Retail Banking	BR+		Jp to 2 Prime Jp to 3 Jp to 3 Jp to 3 Jp to 3 As per NR Prime p to 3.5 As Per NR	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 4 3 to 4 3 to 5 3 to 5 Standard 3 to 5 3 to 5 4 to 5 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7
Bridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Ferm Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan MB Sulav Karja Personal Business Loan Agriculture Loan	BR+		Jp to 2 Prime Jp to 3 As per NR Prime p to 3.5 Jp to 3	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 4 3 to 4 3 to 5 3 to 5 3.5 to 5	4 to 6.5 4 to 7 5 to 7 4 to 8.5 4 to 8.5 4 to 8.5
Bridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Ferm Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan IMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Business Loan Agriculture Loan Agriculture Loan Business Lo	BR+		Jp to 2 Jp to 3 As per NR Prime p to 3.5 Jp to 3.5	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 4 3 to 4 3 to 5 3 to 5 3.5 to 5	4 to 6.5 Others 4 to 7 4 to 7 4 to 7 6 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 5 to 8.5 5 to 8.5
Bridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Ferm Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan IMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Brossian Business Brossian Brossian Business Bros	BR+		Jp to 2 Prime Jp to 3 Jp to 3 Jp to 3 Jp to 3 As per NR Prime p to 3.5 Jp to 3 3 Jp to 3	2 to 4 2 to 4 2 to 4 2 to 4 Standard 3 to 4 3 to 4 3 to 4 3 to 5 3 to 5 5 to	4 to 6.5 Others 4 to 7 4 to 7 4 to 7 4 to 7 5 to 8.5 5 to 8.5
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan MMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Cersonal Business Loan Agriculture Loan Cersonal Loan Cersonal Loan Cersonal Loan Cersonal Loan Cersonal Loan Cotorbike Loan Motorbike Loan	BR+		Jp to 2 Jp to 3 As per NR Prime p to 3.5 Jp to 3.5	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 5 3.5 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 5 to 8.5 5 to 8.5 4 to 8.5 Up to 8.5
Bridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Form Loan Trust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan MB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Capriculture Loan Capricultu	BR+		Jp to 2 Prime Jp to 3 As per NR Prime p to 3.5 Jp to 2 Jp to 3	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 8.5 5 to 8.5 5 to 8.5 5 to 8.5 4 to 8.5
Bridge Gap Loan BME Cash Credit / Overdraft Vorking Capital Loan Ferm Loan Frust Receipt Loan Interest Subsidy Loan MSME Loan MB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan Cousing Loan Personal Business Loan Agriculture Loan Cousing Loan Confessional Loan Confessional Loan Consumer Durable Loan Consumer Durable Loan Consumer Durable Loan Cother Loan Against Bank Guarantees/	BR+		Jp to 2 Prime Jp to 3 Jp to 3 Jp to 3 Jp to 3 As per NR Prime p to 3.5 Jp to 3 3 Jp to 3	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 6 3 to 7	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 8.5 Up to 8.5 Up to 8.5
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Trust Receipt Loan M-SME & Agriculture MSME Loan MSME Loan MSME Loan MSME Loan MSME Loan MSME Loan MSUlav Karja Personal Business Loan Agriculture Loan Motorbide Loan Consumer Durable Loan Conan Against Bank Guarantees/ SBLC*** Loan Against Properties	BR+		Jp to 2 Prime Jp to 3 As per NR Prime p to 3.5 Jp to 2 Jp to 3	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 8.5 Up to 8.5 Up to 6 Other
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Frust Receipt Loan Interest Subsidy Loan A-SME & Agriculture ASME Loan IMB Sulav Karja Personal Business Loan Agriculture Loan Agriculture Loan Agriculture Loan Consumer Durchase Auto Loan Personal Loan Consumer Durable Loan Consu	BR+		Jp to 2 Prime Jp to 3 As per NR Prime p to 3.5 Jp to 3 Jp	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3 to 5 3.5 t	4 to 6.5 4 to 6.5 Others 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 5 to 8.5 5 to 8.5 4 to 8.5 Up to 8.5 Up to 6 Other 2 to 6
Bridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Ferm Loan Trust Receipt Loan A-SME & Agriculture ASME Loan MB Sulav Karja Personal Business Loan Agriculture Loan Cousing Loan Bersonal Loan Corofessional Loan Gold and Silver Loan Consumer Durable Loan	BR+		Jp to 2 Jp to 3 As per NR Prime p to 3.5 Jp to 3 Jp to 3 Jp to 3 — — — Prime Lup to 3 — — Prime	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5	4 to 6.5 Others 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 5 to 8.5 5 to 8.5 4 to 8.5 Up to 8.5 Up to 8.5 Up to 6.5 Other 2 to 6 5 to 7
Arridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Firmst Receipt Loan A-SME & Agriculture MSME Loan MB Sulav Karja Personal Business Loan Agriculture Loan Consumer Loan And Durchase Auto Loan Actorbike Loan Adotorbike Loan Adotorbike Loan Adotorbike Loan Adotorbike Loan Adotorbike Loan Against Bank Guarantees/ BELC*** BELC** BEC** Cersonal Loan/Loan Against Bersonal Loan/Loan Against	BR+		Jp to 2 Prime Jp to 3 As per NR Prime Jp to 3.5 p to 3.5 Jp to 3 Jp to 4 Jp to 3 Jp to 3 Jp to 4 Jp to 3	2 to 4 3 to 5 4 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 4 to 8.5 Up to 8.5 Up to 8.5 Up to 8.5 4 to 8.5
Arridge Gap Loan IME Iash Credit / Overdraft Vorking Capital Loan Ierm Loan Interest Subsidy Loan Interest Subsidy Loan IMB Sulav Karja Iersonal Business Loan Igriculture Loan Igricu	BR+		Jp to 2 Jp to 3 As per NR Prime Jp to 3.5 p to 3.5 Jp to 3 Jp to 4	2 to 4 3 to 4 3 to 4 3 to 4 3 to 5 4 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 4 to 8.5 Up to 8.5 Up to 8.5 Up to 8.5 4 to 8.5 5 to 8.5
ridge Gap Loan SME Tash Credit / Overdraft Vorking Capital Loan Ferm Loan Trust Receipt Loan A-SME & Agriculture ISME Loan IMB Sulav Karja Fersonal Business Loan Agriculture Loan Ag	BR+		Jp to 2 Prime Jp to 3 As per NR Prime p to 3.5 p to 3 Jp to 2	2 to 4 3 to 5	4 to 6.5 4 to 6.5 Others 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 5 to 8.5 5 to 8.5 4 to 6.5 Up to 8.6 Up to 8.6 4 to 8.5 4 to 8.5 4 to 8.5 5 to 8.5
rridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Ferm Loan Trust Receipt Loan A-SME & Agriculture MSME Loan	BR+	U U U U U U U U U U U U U U U U U U U	Jp to 2 Jp to 3 As per NR Prime p to 3.5 p to 3 Jp to 3 Jp to 3 Jp to 3 Jp to 3 Prime Jp to 3 Jp t	2 to 4 3 to 5 3.5 to 5 4 to 5 3 to 5 4 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 4 to 6.5 4 to 6.5 4 to 6.5 6 to 7 6 to 7
Bridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Ferm Loan Trust Receipt Loan A-SME & Agriculture ASME Loan MB Sulav Karja Personal Business Loan Agriculture Loan Consing Loan Condition Loan Condition Loan Confessional Loan Condition Loan Consumer Durable Loan Consumer Dura	BR+	U U U U U U U U U U U U U U U U U U U	Jp to 2 Jp to 3 Jp to 3.5 p to 3 Jp to 4 Jp to 3 Jp to 4 Jp to 3 Jp to 3 Jp to 4 Jp to 3 Jp to 4 Jp to 3 Jp to	2 to 4 3 to 4 3 to 4 3 to 4 3 to 5 3	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 4 to 8.5 Up to 8.5 Up to 8.5 Up to 8.5 4 to 8.5 4 to 8.5 4 to 8.5 4 to 8.5 5 to 8.5 5 to 8.5 6 to 8.5 7 7 8 to 7 8 to 8.5 9 t
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Trust Receipt Loan Marchard Subsidy Ma	BR+	U U U U U U U U U U U U U U U U U U U	Jp to 2 Jp to 3 As per NR Prime Jp to 3.5 p to 3 Jp to 3	2 to 4 3 to 5 4 to 5 5 to 4 to 5 5 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 4 to 6.5 4 to 6.5 4 to 6.5 6 to 7 6 to 7
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Frust Receipt Loan Interest Subsidy Loan M-SME & Agriculture MSME Loan MSME Loan MSME Loan MSME Loan MSME Loan MSME Loan MGriculture Loan Agriculture Loan Agriculture Loan Agriculture Loan More Loan More Loan More Loan More Loan More Loan More Loan Motorbike Lo	BR+	U U U U U U U U U U U U U U U U U U U	Jp to 2 Jp to 3 Jp to 3.5 p to 3 Jp to 3	2 to 4 3 to 5 3.5 t	4 to 6.5 4 to 6.5 Others 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 5 to 8.5 5 to 8.5 4 to 8.5 4 to 6.5 4 to 6.5 Other 4 to 7 5 to 8.5 5 to 8.5 5 to 8.5 4 to 8.5 4 to 8.5 4 to 8.5 4 to 6 5 to 6
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Trust Receipt Loan Messes Agriculture MSME & Agriculture MSME Loan MSME Sulav Karja Personal Business Loan Agriculture Loan Cousing Loan Personal Loan Personal Loan Consumer Durable Loan Cold and Silver Loan Consumer Durable Loan Other Loan Against Bank Guarantees/ BELC** 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 Hydropower Micro Hydro Solar Related Loan*** Silo Gas Related Ferm Loan Working Capital	BR+	U U U U U U U U U U U U U U U U U U U	Jp to 2 Jp to 3 Jp to 3.5 p to 3 Jp to 3	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 8.5 6 to 6 5 to 6
Bridge Gap Loan SME Cash Credit / Overdraft Vorking Capital Loan Ferm Loan Frust Receipt Loan A-SME & Agriculture MSME Loan	BR+	e Rate+2% o	Jp to 2 Jp to 3 Jp to 3.5 p to 3 Jp to 3	2 to 4 3 to 5 3.5 to 5 3 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 6 to 6 5 to 6
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Trust Receipt Loan M-SME & Agriculture MSME Loan MB Sulav Karja Personal Business Loan Agriculture Loan Consing Loan Condition Loan Condition Loan Condition Loan Condition Loan Consumer Durable	BR+	e Rate+2% d	Jp to 2 Jp to 3 Jp to 3 Jp to 3 Jp to 3 Jp to 3.5 p to 3 Jp to	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 8.5 4 to 8.5 5 to 8.5 6 to 8.5 6 to 6
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Trust Receipt Loan M-SME & Agriculture MSME Loan MB Sulav Karja Personal Business Loan Agriculture Loan Consumer Durabe Auto Loan Personal Loan Adotorbike Loan Consumer Durable Loan Consumer Durable Loan Other Coan Against Bank Guarantees/ BLC** Dersonal Loan/Loan Against Personal Overdraft Retail/SME/MSME/AG) Personal Loan/Loan Against Securities Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Coan Against Government Securities* Coan Against own FDR* Energy Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Ferm Loan Working Capital Trust Receipt Loan Energy Project Under Consortium	BR+ BR+ BR+	e Rate+2% d	Jp to 2 Jp to 3 Jp to 3.5 p to 3 Jp to 2 Jp to 2 Jp to 2 Jp to 2 Jp to 3 Jp to 4	2 to 4 3 to 5 3.5 to 5 3 to 5	4 to 6.5 Others 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 5 to 8.5 5 to 8.5 5 to 8.5 4 to 6.5 4 to 6.5 Other A to 7 Other A to 8.5 4 to 8.5 5 to 8.5 5 to 8.5 5 to 8.5 6 to 8.5 7 5 to 8.5 5 to 8.5 6 to 8.5 7 7 7 8 to 8.5 8 to 8 to 6 8 to 8 to 8
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Frust Receipt Loan M-SME & Agriculture MSME Loan MSME Loan MSME Loan MSME Loan MSME Loan MAGriculture Loan Agriculture Loan Dousing Loan Personal Loan Personal Loan Personal Loan Douther Loan Against Bank Guarantees/ SBLC** Loan Against Bank Guarantees/ SBLC** Loan Against Properties Personal Overdraft Retail/SME/MSME/AG) 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 Government Securities* Loan Against own FDR* Energy Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Ferm Loan Working Capital Trust Receipt Loan Energy Project Under Consortium Financing Retail Microfinance Loan Securities Hydro Microfinance Retail Returnee Migrant Loan	BR+	e Rate+2% o	Jp to 2 Jp to 3 Jp to 3.5 p to 3 Jp to 2 Jp to 2 Jp to 2 Jp to 2 Jp to 3	2 to 4 3 to 4 3 to 4 3 to 4 3 to 5 4 to 5 2 to 4 2 to 4 3 to 5	4 to 6.5 Others 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 4 to 6.5 Up to 8.5 Up to 8.5 Up to 8.5 Cothers 4 to 8.5 For 8.
Bridge Gap Loan SME Cash Credit / Overdraft Working Capital Loan Ferm Loan Frust 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 Personal Loan Personal Loan Personal Loan Personal Loan Consumer Durable Loan Cother Coan Against Bank Guarantees/ SBLC** Loan Against Properties Personal Overdraft Retail/SME/MSME/AG) Personal Loan/Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities Corporate/Mid Corporate) Electric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Government Securities* Loan Against Overdraft Securities* Loan Against Government Securities* Loan Against Government Securities* Loan Against Overdraft Securities Lectric Vehicle (Private) Margin Lending Loan Against Government Securities* Loan Against Overdraft Securities* Loan Against Overdraft Securities* Loan Against Government Securities* Loan Against Government Securities* Loan Against Overdraft Securities Loan Against Overdraft Securities Loan Against Government Securities Loan Against Government Securities Loan Against Overdraft Loan Against Overdraft Loan Against Overdraft Loan Against Overdraft Loan Against Government Securities* Loan Against Government Securities Loan Against Overdraft Loan Against Government Securities Loan Against Government Loan Against Government Loan Against Overdraft Loan Against Government Loan Ag	BR+ BR+ BR+	e Rate+2% o	Jp to 2 Jp to 3 Jp to 3 Jp to 3 Jp to 3 Jp to 3.5 p to 3 Jp to 2 Jp to 2 Jp to 2 Jp to 2 Jp to 3 Jp to 5 Jp to 5 Jp to 6 Jp to 7 Jp to 8 Jp to 8 Jp to 8 Jp to 9 Jp to	2 to 4 2 to 4 2 to 4 2 to 4 3 to 5 3.5 to 5 3 to 5 4 to 5 2 to 4 2 to 4 2 to 4 3 to 5	4 to 6.5 4 to 7 4 to 7 4 to 7 4 to 7 5 to 7 5 to 7 5 to 7 5 to 8.5 4 to 8.5 5 to 8.5 6 to 6 5 to 8.5 6 to 6 6 to 6 7 to 8

Wholesale Microfinance Loan Prime Standard "D Class Banks" & Other Inst Up to 2 2 to 4 FINGO 2 to 4 Up to 2 BR+ 2 to 4 Agriculture Co-operatives Up to 2 Other Co-operatives & Institutions Up to 3 3 to 4

Libor 6 Months plus Up to 5% FCY Loan Base Rate & Interest Spread Rate For the month of Shrawan, 2076 Base Rate (BR)

Interest Spread *Rate applicable as per tie up agreement. **For Consortium Loan-Rate applicable as per consortium decision.

Note: Interest rates on loan products do not apply for sub-standard, below category loan accounts and recovery accounts NMB Bank Limited, Babarmahal, GPO Box: 11543, Kathmandu, Nepal Tel: 977 1 4246160 | Toll Free No.: 16600125252 | Fax: 977 1 4246156



***Applicable for new loans only.







4 to 6.5

4 to 6.5

4 to 6.5

4 to 6.5

9.70%

4.94%