INTEREST RATE

Effective Date: Kartik 15, 2076 (November 1, 2019)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	Interest Payment
LCY Saving Deposits			
NMB Super Talab Khata	6.50%	NIL	Quarterly
NMB Sahara Bachat Khata	6.50%	1,000	Quarterly
NMB Umanga Bachat Khata	6.50%	500 (For Kathmandu Valley Branches), 100 For Outside Valley Branches	Quarterly
NMB Talab Khata	6.50%	NIL	Quarterly
Nari-Samman Bachat Khata	5.50%	2,000	Quarterly
Sulav Remit Savings	4.50%	NIL	Quarterly
NMB Manyajan Bachat Khata	4.50%	NIL	Quarterly
NMB Smart Khata	4.50%	100	Quarterly
NMB Saral Bachat Khata	5.00%	5,000	Quarterly
Nari Bachat Khata	4.50%	100	Quarterly
NMB Delight Savings	5.00%	1,000	Quarterly
Atulya Bachat Khata	4.50%	NIL	Quarterly
Payroll Savings	4.50%	NIL	Quarterly
Young Saver's Account	4.50%	100	Quarterly
Normal Savings	4.50%	1,000	Quarterly
Sulav Muddati Savings	4.50%	NIL	Quarterly
Swecchik Bachat Khata	4.50%	NIL	Quarterly
Anibarya Bachat Khata	4.50%	NIL	Quarterly
Micro Bachat Khata	4.50%	NIL	Quarterly
Sabaiko Sahara Bachat Khata (Available only for Unbanked Population)	6.50%	100 (100 Deposited by Bank)	Quarterly
SSF Savings	4.50%	NIL	Quarterly
Special Savings	6.50%	100	Quarterly
Happy Savings	6.50%	5,000	Quarterly
Golden Savings	6.50%	10,000	Quarterly
Silver Savings	6.50%	2,500	Quarterly
Social Security Savings	6.50%	NIL	Quarterly
Surakchhit Jeevan Bachat Khata	6.50%	1,000	Quarterly
Metro Card Savings	6.50%	100	Quarterly
Metro POS Savings	6.50%	100	Quarterly
NMB Namaste LCY Savings	6.50%	10,000	Quarterly
FCY DEPOSITS			
US Dollar Savings	2.75% p.a.	NIL	
GBP Savings	1.00% p.a.	NIL	
EUR Savings	0.25% p.a.	NIL	
CAD Savings	1.00% p.a.	NIL	
AUD Savings	1.00% p.a.	NIL	
NMB NAMASTE FCY FD (min. 2 years)			
USD	5.75%		Quarterly
GBP	4.85%	Minimum $10,000 or its equivalent	Quarterly
EUR	3.20%		Quarterly
CAD	5.50%		Quarterly
AUD	5.20%		Quarterly
Recurring Deposit			
Recurring Education Plan	6.00%	500	Quarterly
Khutruke Bachat Khata	5.00%	100	Quarterly
Surakchhit Bal Saichhik Khata	6.50%	100	Quarterly
Recurring 42 Months (not available to new accountholders)	6.50%	NIL	Quarterly
Recurring 72 Months (not available to new accountholders)	6.50%	1,000	Quarterly

Fixed Deposit — Rates Per Annum

Tenure	Institution New	Institution Renewal	Individual	
3 Months to Below 1 Year	8.50%	8.60%	9.25%	Quarterly
1 year & above	8.50%	8.60%	9.25%	Quarterly
Manyajan Muddati (1 Year)	–	–	9.25%	Quarterly
96 Days FD	–	–	9.25%	Quarterly

Loan Products — % Per Annum on Base Rate

Corporate		Prime	Standard	Others
Cash Credit / Overdraft	BR+	Up to 2	2 to 4	4 to 6
Working Capital Loan	BR+	Up to 2	2 to 4	4 to 6
Trust Receipt Loan	BR+	Up to 2	2 to 4	4 to 6
Export Loan	BR+	Up to 2	2 to 4	4 to 6
Term Loan	BR+	Up to 3	3 to 5	5 to 6
Consortium Loans		As decided by consortium		
Mid-Corporate		Prime	Standard	Others
Cash Credit / Overdraft	BR+	Up to 2	2 to 4	4 to 6.5
Working Capital Loan	BR+	Up to 2	2 to 4	4 to 6.5
Trust Receipt Loan	BR+	Up to 2	2 to 4	4 to 6.5
Term Loan	BR+	Up to 2	2 to 4	4 to 6.5
Export Loan	BR+	Up to 2	2 to 4	4 to 6.5
Bridge Gap Loan	BR+	Up to 2	2 to 4	4 to 6.5
SME		Prime	Standard	Others
Cash Credit / Overdraft	BR+	Up to 3	3 to 4	4 to 7
Working Capital Loan	BR+	Up to 3	3 to 4	4 to 7
Term Loan	BR+	Up to 3	3 to 4	4 to 7
Trust Receipt Loan	BR+	Up to 3	3 to 4	4 to 7
Interest Subsidy Loan		As per NRB Circular		
M-SME & Agriculture		Prime	Standard	Others
MSME Loan	BR+	Up to 3.5	3.5 to 5	5 to 7
NMB Sulav Karja	BR+	Up to 3.5	3.5 to 5	5 to 7
Personal Business Loan	BR+	Up to 3.5	3.5 to 5	5 to 7
Agriculture Loan	BR+	Up to 3.5	3.5 to 5	5 to 7
Agriculture Loan (Under Subsidy)		As Per NRB Circular		
Retail Banking		Prime	Standard	Other
Housing Loan	BR+	Up to 2	2 to 4	4 to 8.5
Land Purchase	BR+	Up to 3	3 to 4	4 to 8.5
Auto Loan	BR+	Up to 4	4 to 5	5 to 8.5
Personal Loan	BR+	Up to 3	3 to 5	5 to 8.5
Professional Loan	BR+	Up to 3	3 to 5	5 to 8.5
Education Loan	BR+	Up to 3	3 to 4	4 to 8.5
Motorbike Loan		–	–	Up to 8.5
Gold and Silver Loan		–	–	Up to 8.5
Consumer Durable Loan		–	–	Up to 6
Other		Prime	Standard	Other
Loan Against Bank Guarantees/SBLC**				2 to 6
Loan Against Properties	BR+	Up to 3	3 to 5	5 to 7
Personal Overdraft (Retail/SME/MSME/AG)	BR+	Up to 4	4 to 5	5 to 8.5
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)	BR+	Up to 2	2 to 4	4 to 8.5
Electric Vehicle (Commercial)	BR+	Up to 2	2 to 4	4 to 6
Electric Vehicle (Private)	BR+	Up to 2	2 to 4	4 to 6
Margin Lending	BR+	2 to 3	3 to 5	5 to 8.5
Loan Against Government Securities* / Loan Against own FDR*		Base Rate+2% or Coupon Rate+2% whichever is higher		
Energy		Prime	Standard	Others
Hydropower	BR+		Up to 4	
Micro Hydro	BR+	Up to 3	3 to 5	5 to 6
Solar Related Loan***	BR+	Up to 3	3 to 5	5 to 6
Bio Gas Related	BR+	Up to 3	3 to 5	5 to 6
Term Loan	BR+	Up to 3	3 to 5	5 to 6
Working Capital	BR+	Up to 3	3 to 5	5 to 6
Trust Receipt Loan	BR+	Up to 3	3 to 5	5 to 6
Energy Project Under Consortium Financing		As decided by consortium		
Retail Microfinance Loan		Prime	Standard	Others
Structured Low Cost Housing***	BR+	Up to 4	4 to 5	5 to 8.5
Microfinance Retail	BR+	0.5 to 4	4 to 5	5 to 8.5
Returnee Migrant Loan (Without Subsidy)	BR+	0.5 to 4	4 to 5	5 to 8.5
Wholesale Microfinance Loan		Prime	Standard	Others
"D Class Banks" & Other Institutions	BR+	Up to 2	2 to 4	4 to 6.5
FINGO	BR+	Up to 2	2 to 4	4 to 6.5
Agriculture Co-operatives	BR+	Up to 2	2 to 4	4 to 6.5
Other Co-operatives & Institutions	BR+	Up to 3	3 to 4	4 to 6.5
FCY Loan		Libor 6 Months plus Up to 5%		

Base Rate & Interest Spread Rate For the month of Bhadra, 2076

Base Rate (BR)	9.94%
Interest Spread	4.72%

Deposit Products

Existing LCY Savings	Clubbed to LCY Savings
Share Khata	Atulya Bachat Khata
Hydro Savings	Atulya Bachat Khata
Micro Finance Savings	Micro Bachat Khata
Salary Savings	Talab Khata
Max Savings	Special Savings
Reconstruction Savings	Social Security Savings

*Rate applicable as per tie up agreement.
**For Consortium Loan-Rate applicable as per consortium decision.
***Applicable for new loans only.

Note: Interest rates on loan products do not apply for sub-standard, below category loan accounts and recovery accounts.

Note: The listed accounts of NMB Bank Limited and erstwhile Om Development Bank Limited have been converted to respective accounts.

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