

# INTEREST RATE

Effective Date : Bhadra 1, 2079 (August 17, 2022)

Deposit Products	Rates Per annum	Minimum Balance (NPR)
<b>LCY Saving Deposits</b>		
Saral Muddati Bachhat Khata	8.03%	NIL
Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	6.03%	1,000
NMB Premium Super Talab Khata	8.03%	NIL
NMB Super Talab Khata	6.03%	NIL
NMB Sahara Bachat Khata	6.03%	1,000
NMB Umanga Bachat Khata	6.03%	100
NMB Talab Khata	6.03%	NIL
NMB Manyajan Bachat Khata	6.03%	NIL
Nari Bachat Khata	6.03%	100
Atulya Bachat Khata	6.03%	NIL
Sulav Muddati Savings	6.03%	NIL
Micro Bachat Khata	6.03%	NIL
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	6.03%	100 (100 Deposited by Bank)
Social Security Savings	6.03%	NIL
Surakchhit Jeevan Bachat Khata	6.03%	1,000
Namaste Savings	6.03%	10,000
Metro Card Savings	6.03%	100
Metro POS Savings	6.03%	100
NMB Smart Savings - Digital	6.03%	NIL
Normal DO Savings	6.03%	NIL
NMB Jeevan Chakra	6.03%	5,000 to 50,000
NMB Samman Bachat Khata	6.03%	10,000
NMB Investor Savings	6.03%	NIL
NMB You-Wah Digi Savings	8.03%	NIL
NMB Sahara Gold	8.03%	1,00,000
NMB Ujyalo Pariwar Bachat Khat	8.03%	NIL
NMB Ujyalo Pension Bachat Khata	8.03%	NIL
NMB Smart Nari Bachat Khata	8.03%	NIL
<b>FCY Deposits (Individual/Institution)</b>		
US Dollar-USD	Fixed-3 Months and Above	Saving
Great Britain Pound-GBP	6.50%	5.00%
EURO-EUR	5.00%	4.25%
Canadian Dollar-CAD	4.00%	2.50%
Australian Dollar-AUD	4.00%	2.50%
Japanese Yen-JPY	3.00%	1.50%
Chinese Yuan-CNY	3.00%	1.50%
Other FCY Deposits	Central Bank rate plus Up to 4%	
<b>NMB Namaste FCY FD (min. 1 years) *product for Non Resident Nepalese Only</b>		
USD	6.50%	Minimum \$1,000 or equivalent
GBP	5.00%	
EUR	5.00%	
CAD	4.00%	
AUD	5.00%	
<b>Recurring Deposit</b>		
<b>Rates Per Annum</b>		
NMB Mero Kramik Khata (Recurring Deposit)	11.03%	Multiples of 1,000
Call Deposit Rate	Up to 50% of minimum Saving Interest Rate	
<b>Fixed Deposit</b>		
<b>Products/Tenure</b>	<b>Institution</b>	<b>Individual</b>
3 Months	9.03%	11.03%
4 Months to Below 1 Year	9.03%	11.03%
1 Year and Above	9.03%	11.03%
Manyajan Muddati (1 year)		11.03%
Saral Muddati Bachhat Khata		11.03%
NMB Smart FD- 1 year*		11.03%
Mero Muddati Khata-Tenure: 3 Months and Above		11.03%
<b>Double Deposit Muddati</b>		
<b>Tenure</b>		<b>Eligible Customers</b>
NMB Double Muddati Yojana	76 Months	Individual
NMB Janmabhumi Double Muddati Yojana	70 Months	Individual-for Remittance Fund
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		
<b>Loan Products</b>		
<b>% Per Annum on Base Rate</b>		
<b>Corporate</b>		
Cash Credit / Overdraft		Up to 6
Working Capital Loan		Up to 6
Trust Receipt Loan	BR+	Up to 6
Export Loan		Up to 6
Term Loan		Up to 6
Consortium Loans	As decided by consortium	
<b>Mid-Corporate</b>		
Cash Credit / Overdraft		Up to 6
Working Capital Loan		Up to 6
Trust Receipt Loan	BR+	Up to 6
Term Loan		Up to 6
Export Loan		Up to 6
Bridge Gap Loan		Up to 6
<b>SME</b>		
Cash Credit / Overdraft		Up to 6
Working Capital Loan	BR+	Up to 6
Term Loan		Up to 6
Trust Receipt Loan		Up to 6
Interest Subsidy Loan	As per NRB Circular	
<b>MSME &amp; Agriculture</b>		
MSME Loan		Up to 6
NMB Sulav Karja	BR+	Up to 6
Personal Business Loan		Up to 6
Agriculture Loan		Up to 6
Agriculture Loan (Under Subsidy)	As Per NRB Circular	
<b>Retail Banking</b>		
Housing Loan		Up to 6
Land Purchase		Up to 6
Auto Loan		Up to 6
Personal Loan		Up to 6
Professional Loan		Up to 6
Education Loan	BR+	Up to 6
NMB Talab Karja		Up to 6
Motorbike Loan		Up to 6
Gold and Silver Loan		Up to 6
Consumer Durable Loan		Up to 6
NMB Sapati		Up to 6
<b>Other</b>		
Loan Against Bank Guarantees/SBLC**		Up to 6
Loan Against Properties		Up to 6
Personal Overdraft(Retail/SME/MSME/AG)		Up to 6
Personal Loan/Loan Against Securities (Corporate/Mid Corporate )	BR+	Up to 6
Electric Vehicle (Commercial)		Up to 6
Electric Vehicle (Private)		Up to 6
Margin Lending		Up to 6
Loan Against Government Securities*	Base Rate or Coupon Rate (whichever is higher) plus up to 2%	
Loan Against own FDR*		
Trade Contract Sales-Funded Lines	BR+	Up to 6
<b>Energy</b>		
Energy Project Under Consortium Financing	As decided by consortium	
Hydropower		Up to 6
Micro Hydro		Up to 6
Solar Related Loan***		Up to 6
Bio Gas Related	BR+	Up to 6
Term Loan		Up to 6
Working Capital		Up to 6
Trust Receipt Loan		Up to 6
<b>Retail Microfinance Loan</b>		
Structured Low Cost Housing***		Up to 6
Microfinance retail	BR+	Up to 6
Returnee Migrant Loan (Without Subsidy)		Up to 6
<b>Wholesale Microfinance Loan</b>		
"D Class Banks" & Other Inst		Up to 6
FINGO	BR+	Up to 6
Agriculture Co-operatives		Up to 6
Other Co-operatives & Institution		Up to 6
FCY Loan	Benchmark Rate plus Up to 6%	
<b>Fixed Interest Rate Loan Products</b>		
<b>Interest Rate (% Per Annum)</b>		
Project Financing	BR + Up to 4%	
<b>Energy Financing</b>		
<b>Interest Rate (% Per Annum)</b>		
Roof-Top Solar		
Energy- Brown Field Project	BR + Up to 4%	
Energy- Green Field Project		
<b>Retail Term Loan</b>		
<b>Interest Rate (% Per Annum)</b>		
Home Loan		
Land Purchase Loan		
Loan Against Property		
Education Loan		
Personal Loan	BR + Up to 6%	
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 environmental friendly housing (green homes) will be 0.5% lesser

Interest payment on NMB Smart Nari Bachat Khata, NMB Ujyalo Pension Bachat Khata, NMB Ujyalo Pariwar Bachat Khata, NMB Sahara Gold, NMB Premium Super Talab Khata and NMB You-Wah Digi Savings will be on Monthly Basis. Interest payment on Institutional Deposit (Bid) will be monthly or quarterly.

