

Effective Date : Asoj 1, 2082 (September 17, 2025)

| Saving Deposit (LCY) | Interest Rate Per Annum |
|-----------------------------------------------------------------------------------------|-------------------------|
| NMB Premium Super Talab Khata (For Payroll Account only) | 4.25% |
| NMB General Payroll Account | 3.75% |
| NMB Go-Green Savings Account | 3.25% |
| NMB Jestha Nagarik Bachat Khata | 2.75% |
| NMB Mahila Bachat Khata | 2.75% |
| NMB Karmath Yuva Savings Account | 2.75% |
| NMB Student Savings Account | 2.75% |
| NMB Amulya Bachat Khata | 2.75% |
| Super Talab Khata (For Payroll Account Only) | 2.75% |
| Sabaiko Sahara Bachat (Available for unbanked population, Rs. 100 to deposit from Bank) | 2.75% |
| NMB Jeevan Chakra | 2.75% |
| Social Security Savings (For Social Security Distribution Account Only) | 2.75% |
| NMB Ujyalo Pariwar Bachat Khata | 4.25% |
| NMB Ujyalo Pension Bachat Khata | 4.25% |
| NMB Normal DO Savings | 2.75% |
| Sulav Muddati Retail | 2.75% |
| NMB Digital Banking Savings Account | 2.75% |
| All Other Normal Savings Account | 2.75% |
| NMB Janmabhumi Bachat Khata (Remittance) | 5.25% |

Note: Interest for Green Call & Green FD shall be as per above normal call, FD rates and their respective tenures.

* Institutional FCY Fixed Deposit tenure shall be six months and above.

B. INTEREST RATE ON LOAN PRODUCTS

| SME/MSME | Manufacturing | | Service | Trading |
|------------------------------------|--------------------------------------------------------------|----------|----------------------|-----------------------|
| Working Capital-Term | 1-3 | | 1-3 | 1-3 |
| Working Capital-Revolving | 1-3 | | 1-3 | 1-3 |
| Cash Credit | 1-3 | | 1-3 | 1-3 |
| Term | 1-3 | | 1-3 | 1-3 |
| Project Finance | Manufacturing | | Service & Healthcare | Tourism & Hospitality |
| Working Capital-Term | 0.50-2.50 | | 0.50-2.50 | 0.25-2.25 |
| Working Capital-Revolving | 0.25-2.25 | | | |
| Working Capital-TR | 0.50-2.50 | | | |
| Cash Credit | 0.50-2.50 | | | |
| Term | 0.50-2.50 | | | |
| Energy Financing | Manufacturing | | Power Generation | Trading |
| Working Capital-Term | 1-3 | | - | 1-3 |
| Working Capital-Revolving | 1-3 | | 0.25-2.25 | 1-3 |
| Cash Credit | 1-3 | | 0.25-2.25 | 1-3 |
| Term Loan | 1-3 | | - | 1-3 |
| Bridge Gap | 1-3 | | 0.50-2.50 | - |
| Term-Hydro | - | | 0.25-2.25 | - |
| Term-Utility Scale Solar | - | | 0.25-2.25 | - |
| Term-Roof Top Solar | - | | 1-3 | - |
| Term-Others | 1-3 | | 0.5-2.5 | 1-3 |
| Agriculture | All Sectors | | | |
| Working Capital-Term | 1-3 | | | |
| Working Capital-Revolving | 1-3 | | | |
| Cash Credit | 1-3 | | | |
| Term Loan | 1-3 | | | |
| Corporate-Agriculture | 0.25-2.25 | | | |
| Retail | | | | |
| Housing Up to 30 Mio | 0.5-2.5 | | | |
| Housing Above 30 Mio | 0.5-2.5 | | | |
| Auto Loan | Personal | Business | | Public/ Commercial |
| Electric Vehicle | 0.5-2.5 | 1-3 | | 2-4 |
| ICE Vehicle | 2-4 | | | |
| Land Purchase-Up to 10 Mio | 1-3 | | | |
| Land Purchase-Above 10 Mio | 2-4 | | | |
| Loan Against Property | 2-4 | | | |
| Margin Lending | 1-3 | | | |
| NMB Talab Karja | 2-4 | | | |
| Personal Overdraft | 2.5-4.5 | | | |
| Other Retail Loan | 2-4 | | | |
| Education Loan | 2.5-4.5 | | | |
| Micro-Finance (Retail & Wholesale) | 0-2 | | | |
| Trade Contract Sales-Funded Lines | 1-3 | | | |
| Loan Against Government Securities | Base Rate or Coupon Rate (whichever is higher) plus up to 2% | | | |
| Loan Against own FDR | | | | |
| Loan & Advances- FCY | | | | |
| USD Term Loan/TR Loan | Benchmark Rate plus Up to 3% | | | |

| Fixed Rate Home Loan | |
|------------------------------------------------------------------------|-------|
| Sulav Ghar Karja - Upto 10 Years Fixed plus Floating | 9.99% |
| Note: Applicable Floating Rate Premium Post Fixed tenure will be 2.99% | |

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Notes:

- Interest rate for Consortium Loan shall be as per Consortium decision
- Interest rate for Subsidy Loan shall be as per NRB Directive
- Interest rate on loan products directed by NRB for any specific sector shall be as per NRB Directives.
- Interest rate for environmentally friendly housing (green homes) will be 0.5% lesser.
- Interest rates on loan products do not apply for substandard, below category loan accounts and recovery accounts if not renewed or restructured
- Benchmark Rate : as per NRB directive

