

# INTEREST RATE

Effective Date: Mangsir 1, 2078 (November 17, 2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	
<b>LCY Saving Deposits</b>			
Saral Muddati Bachhat Khata	5.05%	NIL	
Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.05%	1,000	
NMB Premium Super Talab Khata	5.05%	NIL	
NMB Super Talab Khata	5.05%	NIL	
NMB Sahara Bachat Khata	5.05%	1,000	
NMB Umanga Bachat Khata	5.05%	100	
NMB Talab Khata	5.05%	NIL	
NMB Manyajan Bachat Khata	5.05%	NIL	
Nari Bachat Khata	5.05%	100	
Atulya Bachat Khata	5.05%	NIL	
Sulav Muddati Savings	5.05%	NIL	
Micro Bachat Khata	5.05%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	5.05%	100 (100 Deposited by Bank)	
Social Security Savings	5.05%	NIL	
Surakchhit Jeevan Bachat Khata	5.05%	1,000	
Namaste Savings	5.05%	10,000	
Metro Card Savings	5.05%	100	
Metro POS Savings	5.05%	100	
NMB Smart Savings - Digital	5.05%	NIL	
Normal DO Savings	5.05%	NIL	
NMB Jeevan Chakra	5.05%	5,000 to 50,000	
NMB Samman Bachat Khata	5.05%	10,000	
NMB Investor Savings	5.05%	NIL	
<b>FCY DEPOSITS</b>			
<b>Rates Per annum</b>			
US Dollar Savings	3.00%	NIL	
GBP Savings	2.00%	NIL	
EUR Savings	1.00%	NIL	
CAD Savings	1.00%	NIL	
AUD Savings	1.00%	NIL	
Other Fcy Savings	Upto 1%	NIL	
<b>NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only</b>			
USD	4.00%	Minimum \$10,000 or its equivalent	
GBP	3.10%		
EUR	3.00%		
CAD	3.00%		
AUD	3.00%		
<b>Recurring Deposit</b>			
<b>Rates Per annum</b>			
Recurring Education Plan	5.00%	500	
Khutruke Bachat	5.00%	100	
Surakchhit Bal Saichhik Khata	5.50%	100	
NMB Mero Kramik Khata (Recurring Deposit)	7.00%	1,000/5,000/10,000/25,000/50,000	
<b>Call Deposit Rate</b>			
Up to 50% of minimum Saving Interest Rate			
<b>Fixed Deposit</b>			
<b>Rates Per Annum</b>			
<b>Products/Tenure</b>	<b>Institution</b>		<b>Individual</b>
	<b>New</b>	<b>Renewals (Bidding)</b>	
3 Months	9.05%	9.15%	10.05%
4 Months to Below 1 Year	9.05%	9.15%	10.05%
1 Year and Above	9.05%	9.15%	10.05%
Manyajan Muddati (1 year)	-	-	10.05%
Saral Muddati Bachhat Khata	-	-	10.05%
NMB Smart FD- 1 year*	-	-	10.05%
Mero Muddati Khata-Tenure: 3 Months and Above	Interest Payment: Monthly	-	10.05%

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

Loan Products	% Per Annum on Base Rate			
<b>Corporate</b>				
Cash Credit / Overdraft	BR+	Up to 6		
Working Capital Loan		Up to 6		
Trust Receipt Loan		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	BR+	Up to 6		
Working Capital Loan		Up to 6		
Trust Receipt Loan		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	BR+	Up to 6		
Working Capital Loan		Up to 6		
Term Loan		Up to 6		
Trust Receipt Loan		Up to 6		
Interest Subsidy Loan	As per NRB Circular			
<b>M-SME &amp; Agriculture</b>				
MSME Loan	BR+	Up to 6		
NMB Sulav Karja		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	BR+	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		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**		BR+	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)	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*	Base Rate or Coupon Rate (whichever is higher) plus up to 2%			
<b>Energy</b>				
Energy Project Under Consortium Financing	As decided by consortium			
Hydropower	BR+	Up to 6		
Micro Hydro		Up to 6		
Solar Related Loan***		Up to 6		
Bio Gas Related		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***	BR+	Up to 6		
Microfinance retail		Up to 6		
Returnee Migrant Loan (Without Subsidy)		Up to 6		
<b>Wholesale Microfinance Loan</b>				
"D Class Banks" & Other Inst	BR+	Up to 6		
FINGO		Up to 6		
Agriculture Co-operatives		Up to 6		
Other Co-operatives & Institution		Up to 6		
FCY Loan	Libor 6 Months plus Up to 6%			
<b>Fixed Interest Rate Loan Products</b>				
<b>Project Financing</b>	<b>Fixed Tenure</b>		<b>Interest Rate</b>	
			<b>Prime</b>	<b>Others</b>
	Upto 5 years		9.25% to 9.50%	9.50% to 11.00%
	5 to 10 years		9.50% to 10.00%	10.00% to 12.00%
<b>Energy Financing</b>				
<b>% Per Annum</b>				
Roof-Top Solar	BR + Up to 4%			
Energy- Brown Field Project	BR + Up to 4%			
Energy- Green Field Project	BR + Up to 4%			
<b>Retail Term Loan</b>				
<b>% Per Annum</b>				
Home Loan	BR + Up to 6%			
Land Purchase Loan	BR + Up to 6%			
Loan Against Property	BR + Up to 6%			
Education Loan	BR + Up to 6%			
Personal Loan	BR + Up to 6%			
Professional Loan	BR + Up to 6%			
Talab Karja	BR + Up to 6%			
Auto Loan	BR + Up to 6%			
Electric Vehicle Loan	BR + Up to 6%			
Other Term Loan	BR + Up to 6%			

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

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