

INTEREST RATE

Effective Date : Kartik 1st, 2079 (October 18th, 2022)

Deposit Products	Rates Per annum	Minimum Balance (NPR)	
LCY Saving Deposits			
Saral Muddati Bachhat Khata	9.133%	NIL	
Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	7.133%	1,000	
NMB Premium Super Talab Khata	9.133%	NIL	
NMB Super Talab Khata	7.133%	NIL	
NMB Sahara Bachat Khata	7.133%	1,000	
NMB Umanga Bachat Khata	7.133%	100	
NMB Talab Khata	7.133%	NIL	
NMB Manyan Bachat Khata	7.133%	NIL	
Nari Bachat Khata	7.133%	100	
Atulya Bachat Khata	7.133%	NIL	
Sulav Muddati Savings	7.133%	NIL	
Micro Bachat Khata	7.133%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	7.133%	100 (100 Deposited by Bank)	
Social Security Savings	7.133%	NIL	
Surakhhit Jeevan Bachat Khata	7.133%	1,000	
Namaste Savings	7.133%	10,000	
Metro Card Savings	7.133%	100	
Metro POS Savings	7.133%	100	
NMB Smart Savings - Digital	7.133%	NIL	
Normal DO Savings	7.133%	NIL	
NMB Jeevan Chakra	7.133%	5,000 to 50,000	
NMB Samman Bachat Khata	7.133%	10,000	
NMB Investor Savings	7.133%	NIL	
NMB You-Wah Digi Savings	9.133%	NIL	
NMB Sahara Gold	9.133%	1,00,000	
NMB Ujyalo Pariwar Bachat Khata	9.133%	NIL	
NMB Ujyalo Pension Bachat Khata	9.133%	NIL	
NMB Smart Nari Bachat Khata	9.133%	NIL	
FCY Deposits (Individual/Institution)	Fixed-3 Months and Above	Saving	
US Dollar-USD	7.25%	5.25%	
Great Britain Pound-GBP	5.75%	4.50%	
EURO-EUR	4.70%	3.50%	
Canadian Dollar-CAD	4.75%	4.25%	
Australian Dollar-AUD	4.75%	3.75%	
Japanese Yen-JPY	3.25%	2.00%	
Chinese Yuan-CNY	4.00%	3.00%	
Other FCY Deposits	Central Bank rate plus Up to 4%	Central Bank rate plus Up to 2.5%	
NMB Namaste FCY FD (min. 1 years) *product for Non Resident Nepalese Only			
USD	7.25%	Minimum \$1,000 or equivalent	
GBP	5.75%		
EUR	5.00%		
CAD	4.75%		
AUD	5.00%		
Recurring Deposit	Rates Per Annum		
NMB Mero Kramik Khata (Recurring Deposit)	12.133%	Multiples of 1,000	
Call Deposit Rate - LCY		Up to 3.565%	
Fixed Deposit			
Products/Tenure	Institution	Individual	
3 Months	10.133%	12.133%	
4 Months to Below 1 Year	10.133%	12.133%	
1 Year and Above	10.133%	12.133%	
Manyayan Muddati (1 year)		12.133%	
Saral Muddati Bachhat Khata		12.133%	
NMB Smart FD- 1 year*		12.133%	
Mero Muddati Khata-Tenure: 3 Months and Above		12.133%	
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		
Corporate			
Cash Credit / Overdraft		Up to 6	
Working Capital Loan	BR+	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		
Mid-Corporate			
Cash Credit / Overdraft		Up to 6	
Working Capital Loan	BR+	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	
SME			
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		
MSME & Agriculture			
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		
Retail Banking			
Housing Loan		Up to 6	
Land Purchase	BR+	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	
Other			
Loan Against Bank Guarantees/SBLC**			Up to 6
Loan Against Properties		Up to 6	
Personal Overdraft(Retail/SME/MSME/AG)	BR+	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*			
Trade Contract Sales-Funded Lines	BR+	Up to 6	
Energy			
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		
Retail Microfinance Loan			
Structured Low Cost Housing***		Up to 6	
Microfinance retail	BR+	Up to 6	
Returnee Migrant Loan (Without Subsidy)		Up to 6	
Wholesale Microfinance Loan			
"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		Benchmark Rate plus Up to 6%	
Fixed Interest Rate Loan Products			
Project Financing	Interest Rate (% Per Annum)		
	BR + Up to 4%		
Energy Financing			
	Interest Rate (% Per Annum)		
Roof-Top Solar			
Energy- Brown Field Project	BR + Up to 4%		
Energy- Green Field Project			
Retail Term Loan			
	Interest Rate (% Per Annum)		
Home Loan	BR + Up to 6%		
Land Purchase Loan			
Loan Against Property			
Education Loan			
Personal Loan			
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) / Individual Deposit will be monthly or quarterly.

