

# INTEREST RATE

Effective Date : Ashwin 1<sup>st</sup>, 2079 (September 17<sup>th</sup>, 2022)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)
<b>LCY Saving Deposits</b>		
Saral Muddati Bachhat Khata	7.13%	NIL
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	7.13%	1,000
NMB Premium Super Talab Khata	7.13%	NIL
NMB Super Talab Khata	7.13%	NIL
NMB Sahara Bachat Khata	7.13%	1,000
NMB Umanga Bachat Khata	7.13%	100
NMB Talab Khata	7.13%	NIL
NMB Manyan Bachat Khata	7.13%	NIL
Nari Bachat Khata	7.13%	100
Atulya Bachat Khata	7.13%	NIL
Sulav Muddati Savings	7.13%	NIL
Micro Bachat Khata	7.13%	NIL
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	7.13%	100 (100 Deposited by Bank)
Social Security Savings	7.13%	NIL
Surakhhit Jeevan Bachat Khata	7.13%	1,000
Namaste Savings	7.13%	10,000
Metro Card Savings	7.13%	100
Metro POS Savings	7.13%	100
NMB Smart Savings - Digital	7.13%	NIL
Normal DO Savings	7.13%	NIL
NMB Jeevan Chakra	7.13%	5,000 to 50,000
NMB Samman Bachat Khata	7.13%	10,000
NMB Investor Savings	7.13%	NIL
NMB You-Wah Digi Savings	9.13%	NIL
NMB Sahara Gold	9.13%	1,00,000
NMB Ujyalo Pariwar Bachat Khata	9.13%	NIL
NMB Ujyalo Pension Bachat Khata	9.13%	NIL
NMB Smart Nari Bachat Khata	9.13%	NIL

FCY Deposits (Individual/Institution)	Fixed-3 Months and Above	Saving	Call
US Dollar-USD	7.00%	5.00%	Up to 50% of Saving Deposit
Great Britain Pound-GBP	5.50%	4.25%	
EURO-EUR	4.30%	3.25%	
Canadian Dollar-CAD	4.50%	4.00%	
Australian Dollar-AUD	4.50%	3.50%	
Japanese Yen-JPY	3.00%	2.00%	
Chinese Yuan-CNY	3.50%	2.00%	
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	7.00%	Minimum \$1,000 or equivalent	
GBP	5.50%		
EUR	5.00%		
CAD	4.50%		
AUD	5.00%		

Recurring Deposit	Rates Per Annum	
NMB Mero Kramik Khata (Recurring Deposit)	12.13%	Multiples of 1,000

<b>Call Deposit Rate- LCY</b>			
Upto 3.565%			
<b>Fixed Deposit</b>			
Products/Tenure	Institution	Individual	
3 Months	10.13%	12.13%	
4 Months to Below 1 Year	10.13%	12.13%	
1 Year and Above	10.13%	12.13%	
Manyajan Muddati (1 year)		12.13%	
Saral Muddati Bachhat Khata		12.13%	
NMB Smart FD- 1 year*		12.13%	
Mero Muddati Khata-Tenure: 3 Months and Above		12.13%	

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)		
Loan Against own FDR*	plus up to 2%		
Trade Contract Sales-Funded Lines	BR+		Up to 6

<b>Energy</b>		
<b>Energy Project Under Consortium Financing</b>		
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		Benchmark Rate plus Up to 6%

Fixed Interest Rate Loan Products	Interest Rate (% Per Annum)
Project Financing	Up to 4%

Energy Financing	Interest Rate (% Per Annum)
Roof-Top Solar	BR + Up to 4%
Energy- Brown Field Project	
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, 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.