

INTEREST RATE

Effective Date : Mangsir 1st, 2079 (November 17th, 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 Manyajan Bachat Khata | 9.133% | 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% | 5,000 | |
| 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% | |
| Manyajan 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 | | | |
| 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) | | 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 | |
| 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 | | 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% | |
| Fixed Interest Rate Loan Products | | | |
| Project Financing | Interest Rate (% Per Annum) | | |
| | BR + Up to 4% | | |
| Energy Financing | | | |
| Roof-Top Solar | Interest Rate (% Per Annum) | | |
| Energy- Brown Field Project | BR + Up to 4% | | |
| Energy- Green Field Project | | | |
| Retail Term Loan | | | |
| Home Loan | Interest Rate (% Per Annum) | | |
| Land Purchase Loan | BR + Up to 6% | | |
| 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.

