

# INTEREST RATE

Effective Date: Falgun 1, 2078 (February 13, 2022)

Deposit Products	Rates Per annum	Minimum Balance (NPR)	
<b>LCY Saving Deposits</b>			
Saral Muddati Bachhat Khata	8.03%	NIL	
Sambriddha Gandaki Bachhat Khata (Product for Gandaki Province Only)	6.03%	1,000	
NMB Premium Super Talab Khata	8.03%	NIL	
NMB Super Talab Khata	6.03%	NIL	
NMB Sahara Bachat Khata	6.03%	1,000	
NMB Umanga Bachat Khata	6.03%	100	
NMB Talab Khata	6.03%	NIL	
NMB Manyajan Bachat Khata	6.03%	NIL	
Nari Bachat Khata	6.03%	100	
Atulya Bachat Khata	6.03%	NIL	
Sulav Muddati Savings	6.03%	NIL	
Micro Bachat Khata	6.03%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	6.03%	100 (100 Deposited by Bank)	
Social Security Savings	6.03%	NIL	
Surakchhit Jeevan Bachat Khata	6.03%	1,000	
Namaste Savings	6.03%	10,000	
Metro Card Savings	6.03%	100	
Metro POS Savings	6.03%	100	
NMB Smart Savings - Digital	6.03%	NIL	
Normal DO Savings	6.03%	NIL	
NMB Jeevan Chakra	6.03%	5,000 to 50,000	
NMB Samman Bachat Khata	6.03%	10,000	
NMB Investor Savings	6.03%	NIL	
NMB You-Wah Digi Savings	8.03%	NIL	
NMB Sahara Gold	8.03%	1,00,000	
<b>FCY Deposits</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. 1 years) *product for Non Resident Nepalese Only</b>			
USD	4.00%	Minimum \$10,000 or equivalent	
GBP	3.10%		
EUR	3.00%		
CAD	3.00%		
AUD	4.00%		
<b>Recurring Deposit</b>			
NMB Mero Kramik Khata (Recurring Deposit)	11.03%	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>			
Products/Tenure	Institution		Individual
	Fresh	Renewals (Bidding)	
3 Months	10.03%	10.13%	11.03%
4 Months to Below 1 Year	10.03%	10.13%	11.03%
1 Year and Above	10.03%	10.13%	11.03%
Manyajan Muddati (1 year)			11.03%
Saral Muddati Bachhat Khata			11.03%
NMB Smart FD- 1 year*			11.03%
Mero Muddati Khata-Tenure: 3 Months and Above			11.03%
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*		
<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>		
Interest Rate (% Per Annum)		
<b>Project Financing</b>		
BR + Up to 4%		
<b>Energy Financing</b>		
Interest Rate (% Per Annum)		
Roof-Top Solar	BR + Up to 4%	
Energy- Brown Field Project		
Energy- Green Field Project		
<b>Retail Term Loan</b>		
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

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