

# INTEREST RATE

Effective Date: Chaitra 1, 2078 (March 15, 2022)

| Deposit Products  | Rates Per annum | Minimum Balance (NPR)            |            |
|---|-----------------|----------------------------------|------------|
| <b>LCY Saving Deposits</b>  |                 |                                  |            |
| Saral Muddati Bachhat Khata   | 8.03%           | NIL                              |            |
| Sambiddha Gandaki Bachat 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                         |            |
| NMB Ujyalo Karmachari Bachat Khata  | 8.03%           | NIL                              |            |
| NMB Ujyalo Pension Bachat Khata   | 8.03%           | NIL                              |            |
| <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   | Benchmark Rate plus Up to 6%                                 |         |
| <b>Fixed Interest Rate Loan Products</b>                         |  |         |
| Interest Rate (% Per Annum)                                      |  |         |
| BR + Up to 4%  |  |         |
| <b>Project Financing</b>   |  |         |
| Interest Rate (% Per Annum)                                      |  |         |
| BR + Up to 4%  |  |         |
| <b>Energy Financing</b>  |  |         |
| 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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