

INTEREST RATE

Effective Date: Falgun 1, 2077 (February 13, 2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	
LCY Saving Deposits			
Saral Muddati Bachhat Khata	5.10%	NIL	
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	4.10%	1,000	
NMB Premium Super Talab Khata	5.10%	NIL	
NMB Super Talab Khata	5.10%	NIL	
NMB Sahara Bachat Khata	5.10%	1,000	
NMB Umanga Bachat Khata	4.00%	100	
NMB Talab Khata	3.10%	NIL	
NMB Manyajan Bachat Khata	5.10%	NIL	
Nari Bachat Khata	5.10%	100	
Atulya Bachat Khata	3.10%	NIL	
Sulav Muddati Savings	3.10%	NIL	
Micro Bachat Khata	3.10%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	5.10%	100 (100 Deposited by Bank)	
Social Security Savings	3.10%	NIL	
Surakchhit Jeevan Bachat Khata	3.10%	1,000	
Namaste Savings	5.10%	10,000	
Metro Card Savings	3.10%	100	
Metro POS Savings	3.10%	100	
NMB Smart Savings - Digital	5.10%	NIL	
Normal DO Savings	3.10%	NIL	
NMB Jeevan Chakra	5.10%	5,000 to 50,000	
NMB Samman Bachat Khata	5.10%	10,000	
FCY DEPOSITS			
Rates Per annum			
US Dollar Savings	2.00%	NIL	
GBP Savings	1.00%	NIL	
EUR Savings	0.25%	NIL	
CAD Savings	1.00%	NIL	
AUD Savings	1.00%	NIL	
NMB NAMASTE FCY FD (min. 2 years)			
*product for Non Resident Nepalese Only			
USD	4.00%	Minimum \$10,000 or its equivalent	
GBP	3.10%		
EUR	3.00%		
CAD	3.00%		
AUD	3.00%		
Recurring Deposit			
Rates Per annum			
Recurring Education Plan	5.00%	500	
Khutruke Bachat	5.00%	100	
Surakchhit Bal Saichhik Khata	5.50%	100	
NMB Mero Kramik Khata (Recurring Deposit)	8.00%	1,000/5,000/10,000/25,000/50,000	
Call Deposit Rate			
1.50%			
Fixed Deposit			
Rates Per Annum			
Tenure	Institution	Individual	
	New	Renewal	
3 Months to Below 6 Months	6.25%	6.35%	5.75%
6 Months to Below 1 Year	7.25%	7.35%	6.50%
1 Year to Below 18 Months	7.50%	7.60%	7.25%
18 Months to Below 2 Years	7.75%	7.85%	7.50%
2 Years & Above	8.00%	8.00%	8.00%
Manyajan Muddati (1 year)	-	-	7.25%
Saral Muddati Bachhat Khata	-	-	7.25%
NMB Smart FD- 1 year*	-	-	7.25%
NMB Green FD	-	-	7.25%

*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	Prime	Standard	Others			
Cash Credit / Overdraft	Up to 2	2 to 4	4 to 5			
Working Capital Loan	Up to 2	2 to 4	4 to 5			
Trust Receipt Loan	Up to 2	2 to 4	4 to 5			
Export Loan	Up to 2	2 to 4	4 to 5			
Term Loan	Up to 3	3 to 4	4 to 5			
Consortium Loans	As decided by consortium					
Mid-Corporate						
Cash Credit / Overdraft	Up to 2	2 to 4	4 to 5			
Working Capital Loan	Up to 2	2 to 4	4 to 5			
Trust Receipt Loan	Up to 2	2 to 4	4 to 5			
Term Loan	Up to 2	2 to 4	4 to 5			
Export Loan	Up to 2	2 to 4	4 to 5			
Bridge Gap Loan	Up to 2	2 to 4	4 to 5			
SME						
Cash Credit / Overdraft	Up to 3	3 to 4	4 to 5			
Working Capital Loan	Up to 3	3 to 4	4 to 5			
Term Loan	Up to 3	3 to 4	4 to 5			
Trust Receipt Loan	Up to 3	3 to 4	4 to 5			
Interest Subsidy Loan	As per NRB Circular					
M-SME & Agriculture						
MSME Loan	Up to 3	3 to 4	4 to 5			
NMB Sulav Karja	Up to 3	3 to 4	4 to 5			
Personal Business Loan	Up to 3	3 to 4	4 to 5			
Agriculture Loan	Up to 3	3 to 4	4 to 5			
Agriculture Loan (Under Subsidy)	As Per NRB Circular					
Retail Banking						
Housing Loan	Up to 1	1 to 3	3 to 5			
Land Purchase	Up to 1.5	1.5 to 3	3 to 5			
Auto Loan	Up to 1.5	1.5 to 3	3 to 5			
Personal Loan	Up to 1.5	1.5 to 3	3 to 5			
Professional Loan	Up to 1.5	1.5 to 3	3 to 5			
Education Loan	Up to 1.5	1.5 to 3	3 to 5			
NMB Talab Karja	Up to 3	3 to 4	4 to 5			
Motorbike Loan	-	-	Up to 5			
Gold and Silver Loan	-	-	Up to 5			
Consumer Durable Loan	-	-	5			
NMB Sapati	-	-	Upto 5			
Other						
Loan Against Bank Guarantees/SBLC**	Prime	Standard	Others			
Loan Against Properties	Up to 3	3 to 4	4 to 5			
Personal Overdraft(Retail/SME/MSME/AG)	Up to 3	3 to 4	4 to 5			
Personal Overdraft/Loan Against Securities (Corporate/Mid Corporate)	Up to 2	2 to 4	4 to 5			
Electric Vehicle (Commercial)	Up to 2	2 to 4	4 to 5			
Electric Vehicle (Private)	Up to 2	2 to 4	4 to 5			
Margin Lending	Up to 2	3 to 4	4 to 5			
Loan Against Government Securities*	Base Rate+2% or Coupon Rate+2% whichever is higher					
Loan Against own FDR*	Base Rate+2% or Coupon Rate+2% whichever is higher					
Energy						
Energy Project Under Consortium Financing	As decided by consortium					
Hydropower	Up to 4					
Micro Hydro	Up to 2	2 to 4	4 to 5			
Solar Related Loan***	Up to 2	2 to 4	4 to 5			
Bio Gas Related	Up to 2	2 to 4	4 to 5			
Term Loan	Up to 2	2 to 4	4 to 5			
Working Capital	Up to 2	2 to 4	4 to 5			
Trust Receipt Loan	Up to 2	2 to 4	4 to 5			
Retail Microfinance Loan						
Structured Low Cost Housing***	Up to 3	3 to 4	4 to 5			
Microfinance retail	Up to 3	3 to 4	4 to 5			
Returnee Migrant Loan (Without Subsidy)	Up to 3	3 to 4	4 to 5			
Wholesale Microfinance Loan						
"D Class Banks" & Other Inst	Up to 2	2 to 4	4 to 5			
FINGO	Up to 2	2 to 4	4 to 5			
Agriculture Co-operatives	Up to 2	2 to 4	4 to 5			
Other Co-operatives & Institution	Up to 3	3 to 4	4 to 5			
FCY Loan	Libor 6 Months plus Up to 5%					
Fixed Interest Rate Loan Products						
Fixed Tenure		Interest Rate				
Roof-Top Solar	Fixed upto 10 Years	9.99 to 11.99%				
Energy- Brown Field Project	5 to 10 Years	Prime- 8.45% to 9.45%				
	10 to 15 years	Others- 9.45% to 10.45%				
Energy- Green Field Project	Upto 5 years	Prime- 8.95% to 9.95%				
		Others- 9.95% to 10.95%				
Project Financing	Upto 5 years	9.50% to 11.50%				
		Prime- 9.25% to 9.50%				
	5 to 10 Years	Others- 9.50% to 11.00%				
		Prime- 9.50% to 10.00%				
Others-10.00% to 12.00%						
Retail Banking						
Tenure						
Segments						
Home****	1 Years	Prime	Standard	Others		
	2 Years	8.25%	8.75%	9.25%		
	Upto 5 Years	8.75%	9.25%	10.00%		
	5 to 10 Years	9.49%	10.24%	10.99%		
	10 to 15 Years	9.99%	10.74%	11.49%		
Segments						
Land Purchase	Upto 5 years		5 to 10 years		10 to 15 years	
	Prime	Standard	Others	Prime	Standard	Others
Land Purchase	9.49%	10.24%	10.99%	9.99%	10.74%	11.49%
Loan Against Property	9.99%	10.74%	11.49%	10.49%	11.24%	11.99%
Education Loan	9.74%	10.49%	11.24%	10.24%	10.99%	11.74%
Personal Loan	10.49%	11.24%	11.99%	10.99%	11.74%	12.49%
Professional Loan	11.24%	11.99%	12.74%	11.74%	12.49%	13.24%
Talab Karja	9.99%	10.74%	11.49%			
Segments						
Home****	Above 15 years		Standard		Others	
	Prime		Standard		Others	
Home****	11.49%		12.24%		12.99%	
Land Purchase	11.49%		12.24%		12.99%	
Segments						
Home****	Upto 3 years		Above 3 years		Others	
	Prime	Standard	Others	Prime	Standard	Others
Auto Loan-Private	9.49%	9.99%	10.49%	9.99%	10.49%	10.99%
Auto Loan-Commercial	10.24%	10.74%	11.24%	10.24%	10.74%	11.24%
Electric Vehicle	8.99%	9.49%	9.99%	9.49%	9.99%	10.49%
NMB Sapati Above 1 year	Floating Rate+1%					

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 environment friendly housing (green homes) will be 0.5% lesser

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