

INTEREST RATE

Effective Date: Jeshtha 30, 2077 (June 12, 2020)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	
LCY Saving Deposits			
Saral Muddati Bachhat Khata	5.50%	NIL	
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.50%	25,000	
Supreme Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.50%	1,000	
NMB Premium Talab Khata	5.50%	NIL	
NMB Premium Super Talab Khata	5.50%	NIL	
NMB Super Talab Khata	5.50%	NIL	
NMB Sahara Bachat Khata	5.50%	1,000	
NMB Umanga Bachat Khata	5.50%	500 (For Kathmandu Valley Branches), 100 (For Outside Valley Branches)	
NMB Talab Khata	5.50%	NIL	
Nari-Samman Bachat Khata	4.50%	2,000	
Sulav Remit Savings	4.50%	NIL	
NMB Manyajan Bachat Khata	4.50%	NIL	
NMB Smart Khata	4.50%	100	
NMB Saral Bachat Khata	4.50%	5,000	
Nari Bachat Khata	4.50%	100	
NMB Delight Savings	4.50%	1,000	
Atulya Bachat Khata	4.50%	NIL	
Payroll Savings	4.50%	NIL	
Young Saver's Account	4.50%	100	
Normal Savings	4.50%	1,000	
Sulav Muddati Savings	4.50%	NIL	
Swecchik Bachat Khata	4.50%	NIL	
Anibarya Bachat Khata	4.50%	NIL	
Micro Bachat Khata	4.50%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	5.50%	100 (100 Deposited by Bank)	
SSF Savings	4.50%	NIL	
Special Savings	5.50%	100	
Happy Savings	5.50%	5,000	
Golden Savings	5.50%	10,000	
Silver Savings	5.50%	2,500	
Social Security Savings	5.50%	NIL	
Surakchhit Jeevan Bachat Khata	5.50%	1,000	
Metro Card Savings	5.50%	100	
Metro POS Savings	5.50%	100	
NMB Namaste LCY Savings	5.50%	10,000	
NMB Smart Savings	5.50%	NIL	
NMB JEEVAN CHAKRA			
NMB Balapan	5.50%	50,00	
NMB Joshila Haath	5.50%	5,000	
NMB Dridh Aakansha	5.50%	5,000	
NMB Naulo Soch	5.50%	5,000	
NMB Bishwash	5.50%	5,000	
NMB Safalta	5.50%	5,000	
NMB Prerana	5.50%	50,000	
FCY DEPOSITS			
	Rates Per annum		
US Dollar Savings	2.75%	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	5.00%	Minimum \$10,000 or its equivalent	
GBP	4.10%		
EUR	2.45%		
CAD	4.75%		
AUD	4.45%		
Recurring Deposit			
	Rates Per annum		
Recurring Education Plan	5.00%	500	
Khutruke Bachat	5.00%	100	
Surakchhit Bal Saichhik Khata	5.50%	100	
Recurring 42 Months (not available to new account holders)	5.50%	NIL	
Recurring 72 Months (not available to new account holders)	5.50%	1,000	
NMB Mero Kramik Khata (Recurring Deposit)	8.25%	1,000/5,000/10,000/ 25,000/50,000	
Fixed Deposit			
	Rates Per Annum		
Tenure	Institution		Individual
	New	Renewal	
3 Months to Below 1 Year	7.00%	7.10%	8.25%
1 year & above	7.00%	7.10%	8.25%
Manyajan Muddati (1 year)	-	-	8.25%
96 Days FD	-	-	8.25%
Saral Muddati Bachhat Khata	-	-	8.25%
NMB Smart FD	-	-	8.25%

Loan Products	% Per Annum on Base Rate			
Corporate				
Cash Credit / Overdraft	BR+	Prime	Standard	Others
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	BR+	Prime	Standard	Others
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	BR+	Prime	Standard	Others
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	BR+	Prime	Standard	Others
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	BR+	Prime	Standard	Others
Land Purchase		Up to 2	2 to 4	4 to 5
Auto Loan		Up to 3	3 to 4	4 to 5
Personal Loan		Up to 3	3 to 4	4 to 5
Professional Loan		Up to 3	3 to 5	4 to 5
Education Loan		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
Other				
Loan Against Bank Guarantees/SBLC**	BR+	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 Loan/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 3	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	BR+	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***	BR+	Prime	Standard	Others
Microfinance retail		Up to 3	3 to 4	4 to 5
Returnee Migrant Loan (Without Subsidy)		0.5 to 3	3 to 4	4 to 5
Wholesale Microfinance Loan				
"D Class Banks" & Other Inst	BR+	Prime	Standard	Others
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%	
NMB Fixed Rate Home Loan	Fixed for 5 Years		11%	

* Rate applicable as per tie up agreement.
**For Consortium Loan-Rate applicable as per consortium decision.
***Applicable for new loans only.

Note: Interest rates on loan products do not apply for substandard, below category loan accounts and recovery accounts

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