

INTEREST RATE

Effective Date: Kartik 1, 2077 (October 17, 2020)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	
LCY Saving Deposits			
Saral Muddati Bachhat Khata	4.25%	NIL	
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	3.25%	1,000	
NMB Premium Super Talab Khata	4.25%	NIL	
NMB Super Talab Khata	4.25%	NIL	
NMB Sahara Bachat Khata	4.25%	1,000	
NMB Umanga Bachat Khata	3.25%	100	
NMB Talab Khata	2.25%	NIL	
NMB Manyajan Bachat Khata	4.25%	NIL	
Nari Bachat Khata	4.25%	100	
Atulya Bachat Khata	2.25%	NIL	
Sulav Muddati Savings	2.25%	NIL	
Micro Bachat Khata	2.25%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	4.25%	100 (100 Deposited by Bank)	
Social Security Savings	2.25%	NIL	
Surakchhit Jeevan Bachat Khata	2.25%	1,000	
Namaste Savings	4.25%	10,000	
Metro Card Savings	2.25%	100	
Metro POS Savings	2.25%	100	
NMB Smart Savings - Digital	4.25%	NIL	
Normal DO Savings	2.25%	NIL	
NMB Jeevan Chakra	4.25%	5,000 to 50,000	
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)	8.25%	1,000/5,000/10,000/25,000/50,000	
Karmachari Kramik Khata (Recurring Deposit)	6.5%	NIL	
Call Deposit Rate	1.125%		
Fixed Deposit			
Rates Per Annum			
Tenure	Institution		Individual
	New	Renewal	
3 Months to 6 Months	4.50%	4.6%	5.5%
6 Months to 1 Year	5.00%	5.10%	6.50%
1 Year to 3 Year	6.50%	6.60%	7.25%
3 Year Above	7.00%	7.10%	-
3 Year to 5 Years	-	-	8.25%
5 Year to 10 Years	-	-	8.75%
10 Year to 15 Years	-	-	9.25%
15 Years & Above	-	-	Negotiable
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						
Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Term Loan	BR+	Prime	Standard	Others		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 3	3 to 4	4 to 5		
Consortium Loans	As decided by consortium					
Mid-Corporate						
Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan Export Loan Bridge Gap Loan	BR+	Prime	Standard	Others		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
SME						
Cash Credit / Overdraft Working Capital Loan Term Loan Trust Receipt Loan Interest Subsidy Loan	BR+	Prime	Standard	Others		
		Up to 3	3 to 4	4 to 5		
		Up to 3	3 to 4	4 to 5		
		Up to 3	3 to 4	4 to 5		
		Up to 3	3 to 4	4 to 5		
M-SME & Agriculture						
MSME Loan NMB Sulav Karja Personal Business Loan Agriculture Loan	BR+	Prime	Standard	Others		
		Up to 3	3 to 4	4 to 5		
		Up to 3	3 to 4	4 to 5		
		Up to 3	3 to 4	4 to 5		
Agriculture Loan (Under Subsidy)	As Per NRB Circular					
Retail Banking						
Housing Loan Land Purchase Auto Loan Personal Loan Professional Loan Education Loan Motorbike Loan Gold and Silver Loan Consumer Durable Loan NMB Sapati	BR+	Prime	Standard	Others		
		Up to 1	1 to 3	3 to 5		
		Up to 1.5	1.5 to 3	3 to 5		
		Up to 1.5	1.5 to 3	3 to 5		
		Up to 1.5	1.5 to 3	3 to 5		
		Up to 1.5	1.5 to 3	3 to 5		
		-	-	Up to 5		
		-	-	Up to 5		
		-	-	5		
		-	-	Up to 5		
Other						
Loan Against Bank Guarantees/SBLC** Loan Against Properties Personal Overdraft(Retail/SME/MSME/AG) Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending	BR+	Prime	Standard	Others		
		Up to 3	3 to 4	4 to 5		
		Up to 3	3 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		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	BR+	Prime	Standard	Others		
		As decided by consortium				
Hydropower	Up to 4					
Micro Hydro	BR+	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*** Microfinance retail Returnee Migrant Loan (Without Subsidy)	BR+	Prime	Standard	Others		
		Up to 3	3 to 4	4 to 5		
		Up to 3	3 to 4	4 to 5		
Wholesale Microfinance Loan						
"D Class Banks" & Other Inst FINGO Agriculture Co-operatives Other Co-operatives & Institution	BR+	Prime	Standard	Others		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 to 4	4 to 5		
		Up to 2	2 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	10 to 15 Years		Prime- 8.95% to 9.95% Others- 9.95% to 10.95%			
Retail Banking						
Tenure						
		Upto 5 years		10 to 15 years		
Segments	Prime	Standard	Others	Prime	Standard	Others
Home****	9.49%	10.24%	10.99%	9.99%	10.74%	11.49%
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%			
Above 15 years						
Segments	Prime		Standard		Others	
Home****	11.49%		12.24%		12.99%	
Land Purchase	11.49%		12.24%		12.99%	
Upto 3 years						
		Upto 3 years		Above 3 years		
Segment	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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