INTEREST RATE

	<u>ITE</u>						
	e Date: (, 207		Per Annur	M	inimum Balance
LCY Saving Deposits						n	(NPR)
Saral Muddati Bachhat Kha Sambriddha Gandaki Bach (Product for Gandaki Provi				5.10% 4.10%		NIL 1,000	
NMB Premium Super Talab NMB Super Talab Khata				5.10% 5.10%		NIL NIL	
NMB Sahara Bachat Khata NMB Umanga Bachat Kha				5.10% 4.00%		1,000 100	
NMB Talab Khata NMB Manyajan Bachat Kh				3.10% 5.10% 5.10%		NIL NIL	
Nari Bachat Khata Atulya Bachat Khata Sulav Muddati Savings					3.10%		100 NIL NIL
Micro Bachat Khata Sabaiko Sahara Bachat Kh	ata				3.10%	10	NIL 0 (100 Deposited
(Available only for Unbank Social Security Savings				5.10% 3.10%	- 10	by Bank) NIL	
Surakchhit Jeevan Bachat Namaste Savings				3.10% 5.10%		1,000 10,000	
Metro Card Savings Metro POS Savings				3.10% 3.10%		100 100	
NMB Smart Savings - Digi Normal DO Savings				5.10% 3.10%		NIL NIL	
NMB Jeevan Chakra NMB Samman Bachat Kha FCY DEPOSITS	ta				5.10% 5.10% Per annun		5,000 to 50,000 10,000
US Dollar Savings GBP Savings					2.00% 1.00%		NIL NIL
EUR Savings CAD Savings				0.25% 1.00%			NIL NIL
AUD Savings NMB NAMASTE FCY FD (I	min. 2 years)				1.00%		NIL
*product for Non Resident USD	t Nepalese Only	/			4.00%		
GBP EUR					3.10% 3.00%	Mir	nimum \$10,000 or its equivalent
CAD AUD Recurring Deposit					3.00% 3.00% Per annun	_	<u> </u>
Recurring Education Plan Khutruke Bachat					5.00% 5.00%	11	500 100
Surakchhit Bal Saichhik Kh NMB Mero Kramik Khata	nata				5.50%	1.0	100 100 100/5,000/10,000/
(Recurring Deposit) Call Deposit Rate					8.00% 1. 50 %		25,000/50,000
Fixed Deposit Tenure					Rate: stitution	s Per Anı	num Individual
3 Months to Below 6 Mont	hs				6.35	%	5.75%
6 Months to Below 1 Year 1 Year to Below 18 Months				7.25% 7.50%	7.609	6	6.50% 7.25%
18 Months to Below 2 Year 2 Years & Above Manyaian Muddati (1 year)				7.75% 8.00%	8,00%		7.50% 8.00% 7.25%
Manyajan Muddati (1 year) Saral Muddati Bachhat Kha NMB Smart FD- 1 year*			-	-		7.25% 7.25% 7.25%	
NMB Smart FD- 1 year* NMB Green FD Fixed Deposit-125 Days				-	-		7.25% 7.25% 6.75 %
*Interest rate for NMB Sm. Loan Products	art FD for other	tenures shall		s the rate			
Corporate				Prime	Sta	ndard	Others
Cash Credit / Overdraft Working Capital Loan Trust Receipt Loan		BR+		Up to 2	2	to 4	4 to 5 4 to 5
Export Loan Term Loan		_ BK+		Up to 2 Up to 2 Up to 3	2	to 4 to 4 to 4	4 to 5 4 to 5 4 to 5
Consortium Loans Mid-Corporate					d by consor		Others
Cash Credit / Overdraft Working Capital Loan		-		Up to 2 Up to 2	2	to 4	4 to 5 4 to 5
Trust Receipt Loan Term Loan		BR+		Up to 2 Up to 2		to 4 to 4	4 to 5 4 to 5
Export Loan Bridge Gap Loan		1		Up to 2 Up to 2		to 4 to 4	4 to 5 4 to 5
SME Cash Credit / Overdraft				Prime Up to 3	3	ndard to 4	Others 4 to 5
Working Capital Loan Term Loan		BR+		Up to 3 Up to 3	3	to 4	4 to 5 4 to 5
Trust Receipt Loan Interest Subsidy Loan					NRB Circul		4 to 5
M-SME & Agriculture MSME Loan NMB Sulav Karja Personal Business Loan				Up to 3	3	ndard to 4	Others 4 to 5
		BR+		Up to 3	3	to 4	4 to 5 4 to 5
Agriculture Loan Agriculture Loan (Under S Retail Banking	ubsidy)			Up to 3 As Per Prime	NRB Circul	to 4 ar ndard	4 to 5
Housing Loan Land Purchase		-		Up to 1 Jp to 1.5	1	to 3	3 to 5 3 to 5
Auto Loan Personal Loan		-		Jp to 1.5 Jp to 1.5	1,5	to 3	3 to 5 3 to 5
Professional Loan Education Loan NMB Talab Karja Motorbike Loan		BR+	l	Jp to 1.5 Jp to 1.5		to 3 to 3	3 to 5 3 to 5
		-		Up to 3	3	to 4 -	4 to 5 Up to 5
Gold and Silver Loan Consumer Durable Loan		-		-		-	Up to 5
NMB Sapati Other Loan Against Bank Guarantees/SBLC**				Prime	Sta	- ndard	Upto 5 Others 2 to 5
Loan Against Bank Guarantees/3BEC Loan Against Properties Personal Overdraft(Retail/SME/MSME/AG)		BR+		Up to 3 Up to 3		to 4 to 4	4 to 5 4 to 5
Personal Loan/Loan Against Securities (Corporate/Mid Corporate) Electric Vehicle (Commercial) Electric Vehicle (Private) Margin Lending Loan Against Government Securities*				Up to 2		to 4	4 to 5
		}		Up to 2 Up to 2		to 4 to 4	4 to 5 4 to 5
		Rase Rate+2%		Up to 3 3 or Coupon Rate+2%		to 4 whicheve	4 to 5
Loan Against own FDR* Energy		Dasc	. Nate 1270	Prime		ndard	Others
Energy Project Under Cons Financing Hydropower	sortium				d by consor Up to 4	tium	
Micro Hydro Solar Related Loan***				Up to 2 Up to 2	2	to 4 to 4	4 to 5 4 to 5
Bio Gas Related Term Loan		BR+		Up to 2 Up to 2	2 2	to 4 to 4	4 to 5 4 to 5
Working Capital Trust Receipt Loan				Up to 2 Up to 2	2 2	to 4 to 4	4 to 5 4 to 5
Retail Microfinance Loan Structured Low Cost Housing*** Microfinance retail				Prime Up to 3	Sta 3	ndard to 4	Others 4 to 5
Microfinance retail Returnee Migrant Loan (Wi		BR+		Up to 3	3	to 4 to 4	4 to 5 4 to 5
Wholesale Microfinance L "D Class Banks" & Other In FINGO		-		Up to 2	2	to 4	0thers 4 to 5 4 to 5
Agriculture Co-operatives Other Co-operatives & Institution		BK+		Up to 2 Up to 2 Up to 3	p to 2 2 to 4		4 to 5 4 to 5 4 to 5
FCY Loan Fixed Interest Rate Loan			Li xed Tenur	bor 6 Mor	nths plus Up	to 5%	est Rate
Roof-Top Solar		Fixed upto 1	0 Years		P	9.99 to	o 11.99% 45% to 9.45%
TOOI-TOP Solai	Energy- Brown Field Project			Others Prime		hers- 9.4 rime- 8.9	5% to 10.45% 75% to 9.95%
•	ct	Several veal	10 to 15 years Upto 5 years		9.5 Prime Others		5% to 10.95% to 11.50%
Energy- Brown Field Proje		10 10 10 700					25% to 9.50% i0% to 11.00%
Energy- Brown Field Proje			5				
Energy- Brown Field Projec Energy- Green Field Projec Project Financing			s		F		50% to 10.00% 00% to 12.00%
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking		Upto 5 years	s	nure	Ot Prime	hers-10.	00% to 12.00%
·		Upto 5 years	s Ter	nure	F Ot	Stan 8.79 9.21	00% to 12.00% dard Others 5% 9.25% 5% 10.00%
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments		Upto 5 years 5 to 10 Years 1 Years 2 Years Upto 5 Years 5 to 10 Year	s Ter	nure	Prime 8.25% 8.75% 9.49% 9.99%	Stand 8.79 9.29 10.1	dard Others 5% 9,25% 5% 10.00% 24% 10.99% 74% 11.49%
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments Home****	Upto 5	Upto 5 years 5 to 10 Years 1 Years 2 Years Upto 5 Years 5 to 10 Year 10 to 15 Year	s Ter s s s s s s s s s s s s s s s s s s	to 10 yea	Prime 8,25% 8,75% 9,49% 9,99% 10,74% rs	Stan 8,79 9,29 10.1 11.4 10.1	00% to 12.00% dard Others 5% 9.25% 5% 10.00% 24% 10.99% 74% 11.49% 49% 12.24% to 15 years
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments Home**** Segments Land Purchase	Upto 5 Prime Stan 9.49% 10.2	Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Year 10 to 15 Year years dard Others 10,99%	S Ter	to 10 yea Standard 10.74%	Prime 8,25% 8,75% 9,49% 9,99% 10,74% rs Others	Standard Standard	dard Others 55% 9,25% 55% 10,00% 24% 10,99% 74% 11,49% 49% 12,24% to 15 years Standard Other 11,49% 12,244
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property Education Loan	Upto 5 Prime Stan 9.49% 10.2 9.99% 10.2 9,74% 10.4	Upto 5 years 5 to 10 Years 1 Years 2 Years Upto 5 Years 5 to 10 Year 10 to 15 Year years dard Others 4% 10.99% 11.449% 19% 11.249%	5 Ter 5 Prime 9.99% 10.49% 10.24%	to 10 yea Standard 10.74% 11.24% 10.99%	Prime 8.25% 8.75% 9.49% 9.49% 10.74% rs Others 11.49% 11.79% 11.74%	Stant 8.79 9.22 10.3 11.4 10.74% 11.24% 10.99% 10.99% 10.4 10.74% 10.99% 10.	dard Others 5% 9.25% 5% 10.00% 24% 10.99% 24% 11.49% 49% 12.24% to 15 years Standard Standard Other 11.49% 12.24% 11.79% 12.244 11.79% 12.244
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan	Upto 5 Prime Stan 9.49% 10.2 9.99% 10.7 9.74% 10.49% 11.2 11.24% 11.5	Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Year 10 to 15 Year years dard Others 10.49% 11.49% 11.24% 14.49% 11.24%	S Ter S S S S Prime 9,99% 10,49% 10,249% 10,09%	to 10 yea Standard 10.74% 11.24%	Prime 8.25% 8.75% 9.49% 9.99% 10.74% rs Others 11.49% 11.74% 12.49%	Stan 8.79 9.29 10.1 11.4 10 Prime 10.74% 11.24%	dard Others 55% 9,25% 55% 10,00% 24% 10,79% 49% 12,24% to 15 years Standard Other 11,49% 12,244 11,49% 12,245 11,49% 12,245 11,74% 12,495 12,49% 13,249 12,49% 13,249
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan Talab Karja Segments	Upto 5 Prime Stan 9.49% 10.2 9.99% 10.7 9.74% 10.49% 11.2 11.24% 11.5 9.99% 10.7	Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Year 10 to 15 Year years dard Others 11,24% 11,24% 11,24% 14,99% 12,74% 14,99% 11,49%	S S S S S S S S S S S S S S S S S S S	to 10 yea Standard 10.74% 11.24% 11.99% 11.74% 12.49% ove 15 yes Standard	Prime 8.25% 8.75% 9.49% 10.74% rs Others 11.49% 11.74% 12.49% 13.24%	Standard Standard	00% to 12.00% dard Others 55% 9.25% 55% 10.00% 24% 10.79% 49% 12.24% to 15 years Standard Others 11.49% 12.249 11.79% 12.249 11.74% 12.499 12.49% 13.249 13.24% 13.999
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments	Upto 5 Prime Stan 9.49% 10.2 9.74% 10.4 10.49% 11.2 11.24% 11.5 9.99% 10.7	Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Years 10 to 15 Years 404 10.99% 11.49% 11.49% 11.49% 11.49% 11.49% 11.49% 11.49% 11.49% 11.49% 11.49% 11.49%	S S S S S S S S S S S S S S S S S S S	to 10 yea Standard 10.74% 11.24% 10.99% 11.74% 12.49% ove 15 ye	Prime 8,25% 8,75% 9,49% 10,74% rs Others 111,49% 112,49% 113,24% ars	hers-10.l Stan. 8,7: 9,2: 10,3: 10,1 10.74% 11,24% 10,99% 11,74% 12,49%	00% to 12.00% dard Others 5% 9.25% 5% 10.00% 24% 10.99% 49% 12.24% to 15 years Standard Other: 11.49% 12.244 11.99% 12.249 11.99% 12.749 11.74% 12.499 12.49% 13.249 13.24% 13.999
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property Education Loan Professional Loan Talab Karja Segments Home**** Land Purchase Segments Segments Segments Segments	Upto 5 Prime Stan 9.49% 10.2 9.99% 10.3 9.74% 11.2 11.24% 11.5 9.99% 10.3 Prime Stan Prime Stan	Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Year 10 to 15 Years 4 10.99% 4 11.49% 11.24% 19% 11.49% 19% 11.49%	S S S S S S S S S S S S S S S S S S S	to 10 yea Standard 10.74% 11.24% 10.79% 11.74% 12.49% ove 15 ye Standard 12.24% 12.24%	Prime 8.25% 8.75% 9.49% 10.74% 9.99% 10.74% 11.49% 11.49% 11.249% 13.24% Above 3 Stand	hers-10.l Stann 8.7' 9.2' 10 11 10 Prime 10.74% 11.24% 11.24% 12.49% 12.49%	dard Others 5% 9.25% 5% 9.25% 5% 10.00% 5% 10.00% 4% 10.99% 74% 11.49% 49% 12.24% to 15 years Standard Standard Others 11.49% 12.249 11.99% 12.749 11.74% 12.499 12.249 13.249 13.24% 13.999 Others 12.99% Others
Energy- Brown Field Project Energy- Green Field Project Project Financing Retail Banking Segments Home**** Segments Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan Talab Karja Segments Home**** Land Purchase	Upto 5 Prime Stan 9,49% 10.2 9,74% 10.4 11.24% 11.5 9,99% 10.7 11.4 11.4 Upto 3 Prime Stan 9,49% 9,9	Upto 5 years 5 to 10 Years 2 Years Upto 5 Years 5 to 10 Year 10 to 15 Years 4 10.99% 11.49% 11.49% 12.74% 11.49% 12.74% 11.49% 12.74% 11.49% 12.74% 11.49% 12.74% 10.49% 10.49% 10.49% 10.49% 10.49%	S S S S S S S S S S S S S S S S S S S	to 10 yea Standard 10.74% 11.24% 10.99% 11.74% 12.49% ove 15 ye Standard 12.24% 12.24%	Prime 8,25% 8,75% 9,49% 10,74% rs Others 11,49% 11,74% 11,249% 13,24% Above 3	hers-10.1 Stan 8,7 9,22 10.3 10.1 10.74% 11.24% 10.79% 11.74% 12.49%	00% to 12.00% dard Others 55% 9.25% 55% 10.00% 24% 10.99% 49% 12.24% to 15 years Standard Other: 11.49% 12.249 11.99% 12.249 11.249% 13.249 13.24% 13.999 Others 12.99%

NMB Sapati Above 1 year 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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