

INTEREST RATE

Effective Date: Chaitra 1, 2077 (March 14, 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 Sachat 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%
6 Months to Below 1 Year	7.25%	7.35%
1 Year to Below 18 Months	7.50%	7.60%
18 Months to Below 2 Years	7.75%	7.85%
2 Years & Above	8.00%	8.00%
Manyajan Muddati (1 year)	-	-
Saral Muddati Bachhat Khata	-	-
NMB Smart FD- 1 year*	-	-
NMB Green FD	-	-
Fixed Deposit-125 Days	-	-

*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 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	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	5 to 10 Years	9.50% to 11.50%		
		Prime- 9.25% to 9.50%		
		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	8.25%	8.75%	9.25%
	2 Years	8.75%	9.25%	10.00%
	Upto 5 Years	9.49%	10.24%	10.99%
	5 to 10 Years	9.99%	10.74%	11.49%
	10 to 15 Years	10.74%	11.49%	12.24%
Upto 5 years				
Segments	Prime	Standard	Others	
Land Purchase	9.49%	10.24%	10.99%	
Loan Against Property	9.99%	10.74%	11.49%	
Education Loan	9.74%	10.49%	11.24%	
Personal Loan	10.49%	11.24%	11.99%	
Professional Loan	11.24%	11.99%	12.74%	
Talab Karja	9.99%	10.74%	11.49%	
5 to 10 years				
Segments	Prime	Standard	Others	
Home****	11.49%	12.24%	12.99%	
Land Purchase	11.49%	12.24%	12.99%	
10 to 15 years				
Segments	Prime	Standard	Others	
Auto Loan-Private	9.49%	9.99%	10.49%	
Auto Loan-Commercial	10.24%	10.74%	11.24%	
Electric Vehicle	8.99%	9.49%	9.99%	
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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