

INTEREST RATE

Effective Date : Asadh 1, 2079 (June 15, 2022)

Deposit Products	Rates Per annum	Minimum Balance (NPR)	
LCY Saving Deposits			
Saral Muddati Bachhat Khata	8.03%	NIL	
Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	6.03%	1,000	
NMB Premium Super Talab Khata	8.03%	NIL	
NMB Super Talab Khata	6.03%	NIL	
NMB Sahara Bachat Khata	6.03%	1,000	
NMB Umanga Bachat Khata	6.03%	100	
NMB Talab Khata	6.03%	NIL	
NMB Manyajan Bachat Khata	6.03%	NIL	
Nari Bachat Khata	6.03%	100	
Atulya Bachat Khata	6.03%	NIL	
Sulav Muddati Savings	6.03%	NIL	
Micro Bachat Khata	6.03%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	6.03%	100 (100 Deposited by Bank)	
Social Security Savings	6.03%	NIL	
Surakhhit Jeevan Bachat Khata	6.03%	1,000	
Namaste Savings	6.03%	10,000	
Metro Card Savings	6.03%	100	
Metro POS Savings	6.03%	100	
NMB Smart Savings - Digital	6.03%	NIL	
Normal DO Savings	6.03%	NIL	
NMB Jeevan Chakra	6.03%	5,000 to 50,000	
NMB Samman Bachat Khata	6.03%	10,000	
NMB Investor Savings	6.03%	NIL	
NMB You-Wah Digi Savings	8.03%	NIL	
NMB Sahara Gold	8.03%	1,00,000	
NMB Ujyalo Karmachari Bachat Khata	8.03%	NIL	
NMB Ujyalo Pension Bachat Khata	8.03%	NIL	
FCY Deposits			
US Dollar Savings	3.00%	NIL	
GBP Savings	2.00%	NIL	
EUR Savings	1.00%	NIL	
CAD Savings	1.00%	NIL	
AUD Savings	1.00%	NIL	
Other Fcy Savings	Upto 1%	NIL	
NMB Namaste FCY FD (min. 1 years) *product for Non Resident Nepalese Only			
USD	4.00%	Minimum \$10,000 or equivalent	
GBP	3.10%		
EUR	3.00%		
CAD	3.00%		
AUD	4.00%		
Recurring Deposit			
NMB Mero Kramik Khata (Recurring Deposit)	11.03%	Multiples of 1,000	
Call Deposit Rate			
Up to 50% of minimum Saving Interest Rate			
Fixed Deposit			
Products/Tenure	Institution		Individual
	Fresh	Renewals (Bidding)	
3 Months	10.03%	10.13%	11.03%
4 Months to Below 1 Year	10.03%	10.13%	11.03%
1 Year and Above	10.03%	10.13%	11.03%
Manyajan Muddati (1 year)			11.03%
Saral Muddati Bachhat Khata			11.03%
NMB Smart FD- 1 year*			11.03%
Mero Muddati Khata-Tenure: 3 Months and Above			11.03%
Double Deposit Muddati		Eligible Customers	
NMB Double Muddati Yojana	76 Months	Individual	
NMB Janmabhumi Double Muddati Yojana	70 Months	Individual-for Remittance Fund	
Note: 1% Additional interest rate on above mentioned Individual Deposits will be applicable for inward remittance			
*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	BR+	Up to 6	
Working Capital Loan		Up to 6	
Trust Receipt Loan		Up to 6	
Export Loan		Up to 6	
Term Loan		Up to 6	
Consortium Loans	As decided by consortium		
Mid-Corporate			
Cash Credit / Overdraft	BR+	Up to 6	
Working Capital Loan		Up to 6	
Trust Receipt Loan		Up to 6	
Term Loan		Up to 6	
Export Loan		Up to 6	
Bridge Gap Loan	Up to 6		
SME			
Cash Credit / Overdraft	BR+	Up to 6	
Working Capital Loan		Up to 6	
Term Loan		Up to 6	
Trust Receipt Loan		Up to 6	
Interest Subsidy Loan		As per NRB Circular	
M-SME & Agriculture			
MSME Loan	BR+	Up to 6	
NMB Sulav Karja		Up to 6	
Personal Business Loan		Up to 6	
Agriculture Loan		Up to 6	
Agriculture Loan (Under Subsidy)		As Per NRB Circular	
Retail Banking			
Housing Loan	BR+	Up to 6	
Land Purchase		Up to 6	
Auto Loan		Up to 6	
Personal Loan		Up to 6	
Professional Loan		Up to 6	
Education Loan		Up to 6	
NMB Talab Karja		Up to 6	
Motorbike Loan		Up to 6	
Gold and Silver Loan		Up to 6	
Consumer Durable Loan		Up to 6	
NMB Sapati		Up to 6	
Other			
Loan Against Bank Guarantees/SBLC**	BR+	Up to 6	
Loan Against Properties		Up to 6	
Personal Overdraft(Retail/SME/MSME/AG)		Up to 6	
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)		Up to 6	
Electric Vehicle (Commercial)		Up to 6	
Electric Vehicle (Private)		Up to 6	
Margin Lending		Up to 6	
Loan Against Government Securities*		Base Rate or Coupon Rate (whichever is higher) plus up to 2%	
Loan Against own FDR*			
Energy			
Energy Project Under Consortium Financing	As decided by consortium		
Hydropower	BR+	Up to 6	
Micro Hydro		Up to 6	
Solar Related Loan***		Up to 6	
Bio Gas Related		Up to 6	
Term Loan		Up to 6	
Working Capital		Up to 6	
Trust Receipt Loan	Up to 6		
Retail Microfinance Loan			
Structured Low Cost Housing***	BR+	Up to 6	
Microfinance retail		Up to 6	
Returnee Migrant Loan (Without Subsidy)		Up to 6	
Wholesale Microfinance Loan			
"D Class Banks" & Other Inst	BR+	Up to 6	
FINGO		Up to 6	
Agriculture Co-operatives		Up to 6	
Other Co-operatives & Institution		Up to 6	
FCY Loan	Benchmark Rate plus Up to 6%		
Fixed Interest Rate Loan Products		Interest Rate (% Per Annum)	
Project Financing	BR +	Up to 4%	
Energy Financing		Interest Rate (% Per Annum)	
Roof-Top Solar	BR + Up to 4%		
Energy- Brown Field Project			
Energy- Green Field Project			
Retail Term Loan		Interest Rate (% Per Annum)	
Home Loan	BR + Up to 6%		
Land Purchase Loan			
Loan Against Property			
Education Loan			
Personal Loan			
Professional Loan			
Talab Karja			
Auto Loan			
Electric Vehicle Loan			
Other Term Loan			

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

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