

INTEREST RATE

Effective Date : Poush 1st, 2079 (December 16th, 2022)

Deposit Products	Rates Per annum	Minimum Balance (NPR)	
LCY Saving Deposits			
Saral Muddati Bachhat Khata	9.133%	NIL	
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	7.133%	1,000	
NMB Premium Super Talab Khata	9.133%	NIL	
NMB Super Talab Khata	7.133%	NIL	
NMB Sahara Bachat Khata	7.133%	1,000	
NMB Umanga Bachat Khata	7.133%	100	
NMB Talab Khata	7.133%	NIL	
NMB Manyan Bachat Khata	9.133%	NIL	
Nari Bachat Khata	7.133%	100	
Atulya Bachat Khata	7.133%	NIL	
Sulav Muddati Savings	7.133%	NIL	
Micro Bachat Khata	7.133%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	7.133%	100 (100 Deposited by Bank)	
Social Security Savings	7.133%	NIL	
Surakshit Jeevan Bachat Khata	7.133%	1,000	
Namaste Savings	7.133%	10,000	
Metro Card Savings	7.133%	100	
Metro POS Savings	7.133%	100	
NMB Smart Savings - Digital	7.133%	NIL	
Normal DO Savings	7.133%	NIL	
NMB Jeevan Chakra	7.133%	5,000 to 50,000	
NMB Samman Bachat Khata	7.133%	10,000	
NMB Investor Savings	7.133%	NIL	
NMB You-Wah Digi Savings	9.133%	NIL	
NMB Sahara Gold	9.133%	5,000	
NMB Ujyalo Pariwar Bachat Khata	9.133%	NIL	
NMB Ujyalo Pension Bachat Khata	9.133%	NIL	
NMB Smart Nari Bachat Khata	9.133%	NIL	
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	9.133%	NIL	
FCY Deposits (Individual/Institution)	Fixed-3 Months and Above	Saving	
US Dollar-USD	7.25%	5.25%	
Great Britain Pound-GBP	5.75%	4.50%	
EURO-EUR	4.70%	3.50%	
Canadian Dollar-CAD	4.75%	4.25%	
Australian Dollar-AUD	4.75%	3.75%	
Japanese Yen-JPY	3.25%	2.00%	
Chinese Yuan-CNY	4.00%	3.00%	
Other FCY Deposits	Central Bank rate plus Up to 4%	Central Bank rate plus Up to 2.5%	
Up to 50% of Saving Deposit			
NMB Namaste FCY FD (min. 1 years) *product for Non Resident Nepalese Only			
USD	7.25%	Minimum \$1,000 or equivalent	
GBP	5.75%		
EUR	5.00%		
CAD	4.75%		
AUD	5.00%		
Recurring Deposit			
Rates Per Annum			
NMB Mero Kramik Khata (Recurring Deposit)	12.133%	Multiples of 1,000	
Call Deposit Rate - LCY			
Up to 3.566%			
Fixed Deposit			
Products/Tenure	Institution	Individual	
3 Months	10.133%	12.133%	
4 Months to Below 1 Year	10.133%	12.133%	
1 Year and Above	10.133%	12.133%	
Manyajan Muddati (1 year)		12.133%	
Saral Muddati Bachhat Khata		12.133%	
NMB Smart FD- 1 year*		12.133%	
Mero Muddati Khata-Tenure: 3 Months and Above		12.133%	
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		
MSME & 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*			
Trade Contract Sales-Funded Lines	BR+	Up to 6	
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	BR + Up to 4%		
Energy- Green Field Project	BR + Up to 4%		
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			

* 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

-Interest rate for environmental friendly housing (green homes) will be 0.5% lesser.

-Interest payment on NMB Smart Nari Bachat Khata, NMB Ujyalo Pension Bachat Khata, NMB Ujyalo Pariwar Bachat Khata, NMB Sahara Gold, NMB Premium Super Talab Khata, Aapan NMB Bachat Khata and NMB You-Wah Digi Savings will be on Monthly Basis.

-Interest rate on loan products directed by NRB for any specific sector shall be as per NRB Directives.

