

INTEREST RATE

Effective Date: Poush 1, 2078 (December 16, 2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	Interest Payment
LCY Saving Deposits			
Saral Muddati Bachhat Khata	5.05%	NIL	Quarterly
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.05%	1,000	Quarterly
NMB Premium Super Talab Khata	5.05%	NIL	Quarterly
NMB Super Talab Khata	5.05%	NIL	Quarterly
NMB Sahara Bachat Khata	5.05%	1,000	Quarterly
NMB Umanga Bachat Khata	5.05%	100	Quarterly
NMB Talab Khata	5.05%	NIL	Quarterly
NMB Manyajan Bachat Khata	5.05%	NIL	Quarterly
Nari Bachat Khata	5.05%	100	Quarterly
Atulya Bachat Khata	5.05%	NIL	Quarterly
Sulav Muddati Savings	5.05%	NIL	Quarterly
Micro Bachat Khata	5.05%	NIL	Quarterly
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	5.05%	100 (100 Deposited by Bank)	Quarterly
Social Security Savings	5.05%	NIL	Quarterly
Surakhhit Jeevan Bachat Khata	5.05%	1,000	Quarterly
Namaste Savings	5.05%	10,000	Quarterly
Metro Card Savings	5.05%	100	Quarterly
Metro POS Savings	5.05%	100	Quarterly
NMB Smart Savings - Digital	5.05%	NIL	Quarterly
Normal DO Savings	5.05%	NIL	Quarterly
NMB Jeevan Chakra	5.05%	5,000 to 50,000	Quarterly
NMB Samman Bachat Khata	5.05%	10,000	Quarterly
NMB Investor Savings	5.05%	NIL	Quarterly
FCY DEPOSITS			
	Rates Per annum		
US Dollar Savings	3.00%	NIL	Quarterly
GBP Savings	2.00%	NIL	Quarterly
EUR Savings	1.00%	NIL	Quarterly
CAD Savings	1.00%	NIL	Quarterly
AUD Savings	1.00%	NIL	Quarterly
Other Fcy Savings	Upto 1%	NIL	Quarterly
NMB NAMASTE FCY FD (min. 1 year) *product for Non Resident Nepalese Only			
USD	4.00%	Minimum \$10,000 or its equivalent	Quarterly
GBP	3.10%		Quarterly
EUR	3.00%		Quarterly
CAD	3.00%		Quarterly
AUD	3.00%		Quarterly
Recurring Deposit			
	Rates Per annum		
Recurring Education Plan	5.50%	500	Quarterly
Khutruke Bachat	5.50%	100	Quarterly
Surakhhit Bal Saichhik Khata	5.50%	100	Quarterly
NMB Mero Kramik Khata (Recurring Deposit)	7.00%	1,000/5,000/10,000/25,000/50,000	Quarterly
Call Deposit Rate			
	Up to 50% of minimum Saving Interest Rate		
Fixed Deposit			
	Rates Per Annum		
Products/Tenure		Institution Renewals (Bidding)	Individual
	New		
3 Months	9.05%	9.15%	10.05%
4 Months to Below 1 Year	9.05%	9.15%	10.05%
1 Year and Above	9.05%	9.15%	10.05%
Manyajan Muddati (1 year)		-	10.05%
Saral Muddati Bachhat Khata		-	10.05%
NMB Smart FD- 1 year*		-	10.05%
Mero Muddati Khata-Tenure: 3 Months and Above			10.05%

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+		
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		Libor 6 Months plus Up to 6%		
Fixed Interest Rate Loan Products				
	Fixed Tenure	Interest Rate		
Project Financing		Prime	Others	
	Upto 5 years	9.25% to 9.50%	9.50% to 11.00%	
	5 to 10 years	9.50% to 10.00%	10.00% to 12.00%	
Energy Financing				
	% Per Annum			
Roof-Top Solar	BR + Up to 4%			
Energy- Brown Field Project				
Energy- Green Field Project				
Retail Term Loan				
	% 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 environment friendly housing (green homes) will be 0.5% lesser

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