

INTEREST RATE

Effective Date: Poush 1, 2077 (December 16, 2020)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	
LCY Saving Deposits			
Saral Muddati Bachhat Khata	5.00%	NIL	
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	4.00%	1,000	
NMB Premium Super Talab Khata	5.00%	NIL	
NMB Super Talab Khata	5.00%	NIL	
NMB Sahara Bachat Khata	5.00%	1,000	
NMB Umanga Bachat Khata	4.00%	100	
NMB Talab Khata	3.00%	NIL	
NMB Manyajan Bachat Khata	5.00%	NIL	
Nari Bachat Khata	5.00%	100	
Atulya Bachat Khata	3.00%	NIL	
Sulav Muddati Savings	3.00%	NIL	
Micro Bachat Khata	3.00%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	5.00%	100 (100 Deposited by Bank)	
Social Security Savings	3.00%	NIL	
Surakchhit Jeevan Bachat Khata	3.00%	1,000	
Namaste Savings	5.00%	10,000	
Metro Card Savings	3.00%	100	
Metro POS Savings	3.00%	100	
NMB Smart Savings - Digital	5.00%	NIL	
Normal DO Savings	3.00%	NIL	
NMB Jeevan Chakra	5.00%	5,000 to 50,000	
NMB Samman Bachat Khata	5.00%	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%	5.75%
6 Months to Below 1 Year	7.25%	7.35%	6.50%
1 Year to Below 18 Months	7.50%	7.60%	7.75%
18 Months to Below 2 Years	7.75%	7.85%	8.00%
2 Years & Above	8.00%	8.00%	8.00%
Manyajan Muddati (1 year)	-	-	7.50%
Saral Muddati Bachhat Khata	-	-	7.50%
NMB Smart FD- 1 year*	-	-	7.50%
NMB Green FD	-	-	7.50%

*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 Overdraft/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 2	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%					
Segments									
Upto 5 years			5 to 10 years		10 to 15 years				
Prime	Standard	Others	Prime	Standard	Others	Prime	Standard	Others	
Land Purchase	9.49%	10.24%	10.99%	9.99%	10.74%	11.49%	10.74%	11.49%	12.24%
Loan Against Property	9.99%	10.74%	11.49%	10.49%	11.24%	11.99%	11.24%	11.99%	12.74%
Education Loan	9.74%	10.49%	11.24%	10.24%	10.99%	11.74%	10.99%	11.74%	12.49%
Personal Loan	10.49%	11.24%	11.99%	10.99%	11.74%	12.49%	11.74%	12.49%	13.24%
Professional Loan	11.24%	11.99%	12.74%	11.74%	12.49%	13.24%	12.49%	13.24%	13.99%
Talab Karja	9.99%	10.74%	11.49%						
Segments									
Above 15 years			Above 3 years						
Home****	Prime		Standard		Others				
Land Purchase	11.49%		12.24%		12.99%				
Segments									
Upto 3 years			Above 3 years						
Prime	Standard	Others	Prime	Standard	Others				
Auto Loan-Private	9.49%	9.99%	10.49%	9.99%	10.49%	10.99%			
Auto Loan-Commercial	10.24%	10.74%	11.24%	10.24%	10.74%	11.24%			
Electric Vehicle	8.99%	9.49%	9.99%	9.49%	9.99%	10.49%			
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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