## INTEREST RATE

Effective Date: Asar 1, 2078 (15 June, 2021)									
Deposit Products	Rates Pe	r Annum	Minimum Balance (NPR)						
LCY Saving Deposits									
Saral Muddati Bachhat Khata	5.6	0%	NIL						
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	4.6	0%	1,000						
NMB Premium Super Talab Khata	5.6	0%	NII						
NMB Super Talab Khata		0%	NIL						
NMB Sahara Bachat Khata		0%	1,000						
NMB Umanga Bachat Khata	4.5	i0%	100						
NMB Talab Khata	3.6	0%	NIL						
NMB Manyajan Bachat Khata		0%	NIL						
Nari Bachat Khata		0%	100						
Atulya Bachat Khata		0%	NIL						
Sulav Muddati Savings		0%	NIL						
Micro Bachat Khata	3.6	0%	NIL						
Sabaiko Sahara Bachat Khata	5.6	0%	100 (100 Deposited						
(Available only for Unbanked population)		0%	by Bank) NIL						
Social Security Savings Surakchhit Jeevan Bachat Khata		0%	1.000						
Namaste Savings		0%	10,000						
Metro Card Savings		0%	100						
Metro POS Savings		0%	100						
NMB Smart Savings - Digital		0%	NIL						
Normal DO Savings		0%	NII						
NMB Jeevan Chakra		0%	5,000 to 50,000						
NMB Samman Bachat Khata		0%	10.000						
FCY DEPOSITS	Rates Po	er annum	10,000						
US Dollar Savings		0%	NIL						
GBP Savings	1.0	0%	NIL						
EUR Savings	0.2	5%	NIL						
CAD Savings	1.0	0%	NIL						
AUD Savings	1.0	0%	NIL						
NMB NAMASTE FCY FD (min. 2 years)									
*product for Non Resident Nepalese Only		201							
USD		0%							
GBP		0%	Minimum \$10,000 or						
EUR		0% 0%	its equivalent						
AUD	-11	0%							
Recurring Deposit		er annum							
Recurring Education Plan		0%	500						
Khutruke Bachat		0%	100						
Surakchhit Bal Saichhik Khata	5,50%		100						
NMB Mero Kramik Khata			1,000/5,000/10,000/						
(Recurring Deposit)	7.00%		25,000/50,000						
Call Deposit Rate	Up to	1.00%							
Fixed Deposit		Rates Pe	r Annum						
Tenure	Instit	ution	Individual						
	New	Renewal							
3 Months to Below 6 Months	6.50%	6.60%	6.50%						
6 Months to Below 1 Year	6.75%	6.85%	6.75%						
1 Year to Below 18 Months	7.60%	7.70%	7.60%						
18 Months to Below 2 Years	7.70%	7.80%	7.70%						
2 Years & Above	7.80%	7.90%	7.80%						
Manyajan Muddati (1 year)	-	-	7.60%						
Saral Muddati Bachhat Khata	-	-	7.60%						
NMB Smart FD- 1 year*	-	-	7.60% 7.75%						
Mero Kramik Khata			7.75%						

\*Interest rate for NMB Smart FD for other tenures shall be same as the rates provided for normal FD

Loan Products				0/	Dor Ann	um on Bas	o Pata	
Corporate				70	Prime		ndard	Others
Cash Credit / Overdraft					Up to 2		to 4	4 to 5
Working Capital Loan					Up to 2		to 4	4 to 5
Trust Receipt Loan			BR+		Up to 2		to 4	4 to 5
Export Loan			5,,,,		Up to 2		to 4	4 to 5
Term Loan					Up to 3		to 4	4 to 5
Consortium Loans					As decide	d by conso	rtium	•
Mid-Corporate					Prime	Sta	ndard	Others
Cash Credit / Overdraft					Up to 2		to 4	4 to 5
Working Capital Loan					Up to 2		to 4	4 to 5
Trust Receipt Loan			BR+		Up to 2	_	to 4	4 to 5
Term Loan			DIV.		Up to 2		to 4	4 to 5
Export Loan					Up to 2		to 4	4 to 5
Bridge Gap Loan					Up to 2		to 4	4 to 5
SME					Prime		ndard	Others
Cash Credit / Overdraft					Up to 3		to 4	4 to 5
Working Capital Loan			BR+		Up to 3		to 4	4 to 5
Term Loan Trust Receipt Loan					Up to 3 Up to 3		to 4	4 to 5 4 to 5
Interest Subsidy Loan		_				NRB Circu		4 10 3
M-SME & Agriculture					Prime		ndard	Others
MSME Loan					Up to 3		to 4	4 to 5
NMB Sulav Karja					Up to 3		to 4	4 to 5
Personal Business Loan		-	BR+		Up to 3		to 4	4 to 5
Agriculture Loan		-			Up to 3		to 4	4 to 5
Agriculture Loan (Under S	uhsidy)					NRB Circu		4103
Retail Banking	_20.uy/				Prime		ndard	Others
Housing Loan					Up to 1		to 3	3 to 5
Land Purchase		$\neg$			Jp to 1.5		5 to 3	3 to 5
Auto Loan		$\neg$			Jp to 1.5		5 to 3	3 to 5
Personal Loan					Jp to 1.5		5 to 3	3 to 5
Professional Loan		$\neg$			Jp to 1.5		5 to 3	3 to 5
Education Loan		$\neg$	BR+		Jp to 1.5		5 to 3	3 to 5
NMB Talab Karja					Up to 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					Prime	Sta	ndard	Others
Loan Against Bank Guarar	ntees/SBLC	**						2 to 5
Loan Against Properties					Up to 3		to 4	4 to 5
Personal Overdraft(Retail/S					Up to 3	3	to 4	4 to 5
Personal Loan/Loan Agair		es	BR+		Up to 2	2	to 4	4 to 5
(Corporate/Mid Corporate								
Electric Vehicle (Commerc	iai)				Up to 2		to 4	4 to 5 4 to 5
Electric Vehicle (Private)  Margin Lending					Up to 2 Up to 3		to 4	4 to 5
Loan Against Government	Cocuritios*	_			Op 10 3		10 4	4 10 3
			Base	Rate+2%	or Coupo	n Rate+2%	whichev	er is higher
Loan Against own FDR*			Base	Rate+2%				
Loan Against own FDR* Energy			Base		Prime	Sta	ndard	er is higher Others
Loan Against own FDR*			Base		Prime		ndard	
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Loan Against own FDR* Energy Energy Project Under Conservers Energy Project Under Conservers Energy Project Under Conservers Energy Project Under Conservers Einancing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Hous Microfinance retail Returnee Migrant Loan (Wi Wholesale Microfinance I "D Class Banks" & Other Ir FINGO Agriculture Co-operatives Other Co-operatives Other Co-operatives Energy- Brown Field Project Energy- Green Field Project Energy- Green Field Project Project Financing  Retail Banking Segments	sortium  sing*** thout Subsicon sst titution Products ect tt	dy)	BR+  BR+  Fixed upto 10 5 to 10 Years 10 to 15 years 1 Years 2 Years Upto 5 Years 2 Years 10 to 10 Years	Lied Tenur ) Years	Prime As decide Up to 2 Up to 3 Up to 3 Up to 3 Up to 3 Up to 2 Up to 2 Up to 6 Up to 7 Up to 8 Up to 9 Up to 10 Up	State   Stat	to 4	Others  4 to 5 5 4 to 5 4 to 5 6 to 10.45% 11.99% 11.99% 11.99% 12.94% 10.99% 10.00% 1
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Loan Against own FDR* Energy Energy Project Under Confinancing Hydropower Micro Hydro Solar Related Loan*** Bio Gas Related Term Loan Working Capital Trust Receipt Loan Retail Microfinance Loan Structured Low Cost Hous Microfinance retail Returnee Migrant Loan (Wi Wholesale Microfinance I "D Class Banks" & Other Ir FINGO Agriculture Co-operatives Other Co-operatives Other Co-operatives Tixed Interest Rate Loan Roof-Top Solar Energy- Brown Field Proje Energy- Green Field Proje Project Financing  Retail Banking Segments  Land Purchase Loan Against Property Education Loan Personal Loan Professional Loan	up Prime S 9.49% 9.99% 9.74% 11.24% 11.24%	dy)  to 5 yes  Standal  10.249  10.749  11.249  11.999	BR+  BR+  Fixed upto 10 5 to 10 Years 10 to 15 years 1 Years 2 Years Upto 5 Years 5 to 10 Years 10 to 15 Years 6 10 to 15 Years 10 to 15 Years 11 Years 12 Years 11 Years 12 Years 13 Years 14 Years 15 to 10 Years 16 11 Years 17 Years 18 10 Years 19 Years 10 to 15 Years 10 to 15 Years 10 to 15 Years 10 to 15 Years 11 Years 10 to 15 Years 10 to 15 Years 10 to 15 Years 10 I 11 Years 11 Years 11 Years 12 Years 11 Years 12 Years 11 Years 12 Years 11 Years 12 Years 13 Years 14 Years 16 I 11 Years 16 I 11 Years 17 Years 18 Years 10 Years 11 Years	Lied Tenur ) Years s FPrime 9.999% 10.49% 10.24%	Prime As decide Up to 2 Up to 3 Up to 6 More  to 10 yea  Standard 10.74% 11.24% 10.99%	Standard	rtium  to 4 to	4 to 5   5   5   6 to 10.45%   55% to 10.45%   55% to 10.45%   50% to 11.50%   25% to 9.55%   50% to 11.00%   50% to 11.00%   50% to 10.00%   50% to
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Upto 3 years

Prime Standard Others
9.49% 9.99% 10.49%
10.24% 10.74% 11.24%
8.99% 9.49% 9.99% Prime 9.99% 10.24% 9.49% Others 10.99% 11.24% 10.49% Auto Loan-Private
Auto Loan-Commercial
Electric Vehicle 10.49% 10.74% 9.99% NMB Sapati Above 1 year Floating Rate+1%

Standard 12.24% 12.24%

Above 3 years Standard

Others 12.99% 12.99%

Segments

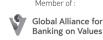
Segments Home\*\*\*\* Land Purchase

Prime 11.49% 11.49%

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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