

INTEREST RATE

Effective Date : Kartik 1, 2078 (October 18, 2021)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)
LCY Saving Deposits		
Saral Muddati Bachhat Khata	6.57%	NIL
Sambriddha Gandaki Bachat Khata (Product for Gandaki Province Only)	4.57%	1,000
NMB Premium Super Talab Khata	6.57%	NIL
NMB Super Talab Khata	4.57%	NIL
NMB Sahara Bachat Khata	4.57%	1,000
NMB Umanga Bachat Khata	4.57%	100
NMB Talab Khata	4.57%	NIL
NMB Manyajan Bachat Khata	4.57%	NIL
Nari Bachat Khata	4.57%	100
Atulya Bachat Khata	4.57%	NIL
Sulav Muddati Savings	4.57%	NIL
Micro Bachat Khata	4.57%	NIL
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	4.57%	100 (100 Deposited by Bank)
Social Security Savings	4.57%	NIL
Surakchhit Jeevan Bachat Khata	4.57%	1,000
Namaste Savings	4.57%	10,000
Metro Card Savings	4.57%	100
Metro POS Savings	4.57%	100
NMB Smart Savings - Digital	4.57%	NIL
Normal DO Savings	4.57%	NIL
NMB Jeevan Chakra	4.57%	5,000 to 50,000
NMB Samman Bachat Khata	4.57%	10,000
NMB Investor Savings	6.57%	NIL

FCY DEPOSITS	Rates Per annum			
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. 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)	7.00%	1,000/5,000/10,000/25,000/50,000		
Call Deposit Rate				
Up to 2.285% p.a.				
Fixed Deposit				
Rates Per Annum				
Tenure	Institution			
	Bidding		Other	
	New	Renewal	New	Renewal
3 Months	7.50%	7.60%	9.57%	9.57%
4 Months to Below 1 Year	9.00%	9.10%	9.57%	9.57%
1 Year and Above	9.52%	9.52%	9.57%	9.57%
Manyajan Muddati (1 year)				9.57%
Saral Muddati Bachhat Khata				9.57%
NMB Smart FD- 1 year*				9.57%
Mero Muddati Khata (Tenure: 4 Months and Above; Interest Payment: Monthly)				9.57%

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+	Prime	Standard	Others	
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	BR+	Prime	Standard	Others	
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	BR+	Prime	Standard	Others	
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	BR+	Prime	Standard	Others	
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	BR+	Prime	Standard	Others	
Land Purchase		Up to 1	1 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**		BR+	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 Loan/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 3		3 to 4	4 to 5	
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	Up to 4				
Micro Hydro	BR+	Prime	Standard	Others	
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***	BR+	Prime	Standard	Others	
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	BR+	Prime	Standard	Others	
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					
Project Financing	Fixed Tenure		Interest Rate		
	Upto 5 years	Prime- 9.25% to 9.50%			
		Others- 9.50% to 11.00%			
	5 to 10 Years	Prime- 9.50% to 10.00%			
Others-10.00% to 12.00%					
Energy Financing					
% Per Annum					
Roof-Top Solar					
Energy- Brown Field Project	BR + Up to 4%				
Energy- Green Field Project					
Retail Term Loan					
% Per Annum					
Home Loan					
Land Purchase Loan					
Loan Against Property					
Education Loan					
Personal Loan					
Professional Loan	BR + Up to 5%				
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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