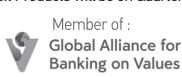


# INTEREST RATE

Effective Date : Chaitra 1<sup>st</sup>, 2079 (March 15<sup>th</sup>, 2023)

Deposit Products	Rates Per annum	Minimum Balance (NPR)		
<b>LCY Saving Deposits</b>				
Saral Muddati Bachhat Khata	8.00%	NIL		
Sambridha Gandaki Bachat Khata (Product for Gandaki Province Only)	6.00%	1,000		
NMB Premium Super Talab Khata	8.00%	NIL		
NMB Super Talab Khata	6.00%	NIL		
NMB Sahara Bachat Khata	6.00%	1,000		
NMB Umanga Bachat Khata	6.00%	100		
NMB Talab Khata	6.00%	NIL		
NMB Manyajan Bachat Khata	8.00%	NIL		
Nari Bachat Khata	6.00%	100		
Atulya Bachat Khata	6.00%	NIL		
Sulav Muddati Savings	6.00%	NIL		
Micro Bachat Khata	6.00%	NIL		
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	6.00%	100 (100 Deposited by Bank)		
Social Security Savings	6.00%	NIL		
Surakchhit Jeevan Bachat Khata	6.00%	1,000		
Namaste Savings	6.00%	10,000		
Metro Card Savings	6.00%	100		
Metro POS Savings	6.00%	100		
NMB Smart Savings - Digital	6.00%	NIL		
Normal DO Savings	6.00%	NIL		
NMB Jeevan Chakra	6.00%	5,000 to 50,000		
NMB Samman Bachat Khata	6.00%	10,000		
NMB Investor Savings	6.00%	NIL		
NMB You-Wah Digi Savings	8.00%	NIL		
NMB Sahara Gold	8.00%	5,000		
NMB Ujjalo Pariwar Bachat Khata	8.00%	NIL		
NMB Ujjalo Pension Bachat Khata	8.00%	NIL		
NMB Smart Nari Bachat Khata	8.00%	NIL		
Aapan NMB Bachat Khata (For Madhesh Pradesh Only)	8.00%	NIL		
Sundar Sudurpashchim Bachat Khata (For Sudurpashchim Pradesh Only)	8.00%	NIL		
NMB Lumbini Bachat Khata (For Lumbini Pradesh Only)	8.00%	NIL		
Mero Gandaki Bachat Khata (For Gandaki Pradesh Only)	8.00%	NIL		
NMB Karnali Bishesh Bachat Khata (For Karnali Pradesh Only)	8.00%	NIL		
NMB Pathibhara Bachat Khata (For Koshi Pradesh Only)	8.00%	NIL		
NMB Janmabhumi Bachat Khata (Remittance)	9.00%	NIL		
<b>FCY Deposits (Individual/Institution*)</b>	<b>Fixed-3 Months and Above</b>	<b>Saving</b>	<b>Call</b>	
US Dollar-USD	7.25%	5.25%	Up to 50% of Saving Deposit	
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%		
*Institutional FCY Fixed Deposit tenure shall be six months and above.				
<b>NMB Namaste FCY FD (min. 1 years) *product for Non Resident Nepalese Only</b>				
USD	7.25%	Minimum \$1,000 or equivalent		
GBP	5.75%			
EUR	5.00%			
CAD	4.75%			
AUD	5.00%			
<b>Recurring Deposit</b>	<b>Rates Per Annum</b>			
NMB Mero Kramik Khata (Recurring Deposit) - 5 Years	11.00%	Multiples of 1,000		
<b>Call Deposit Rate - LCY</b>		<b>Up to 3.00%</b>		
<b>Fixed Deposit</b>				
<b>Products/Tenure</b>	<b>Institution</b>	<b>Individual</b>		
3 Months		11.00%		
4 Months to Below 6 Months		11.00%		
6 Months to Below 1 Year	9.00%	11.00%		
1 Year - 5 Years	9.00%	11.00%		
Manyajan Muddati (1 year)		11.00%		
Saral Muddati Bachhat Khata (3 Months)		11.00%		
NMB Smart FD- 1 year*		11.00%		
Mero Muddati Khata-Tenure: 3 Months to 5 Years		11.00%		
NMB Janmabhumi Muddati Khata (Remittance) -3 Months to 5 Years		12.00%		
*Interest rate for NMB Smart FD for other tenures shall be same as the rates provided for normal FD				
<b>Loan Products</b>				
<b>% Per Annum on Base Rate</b>				
<b>Corporate</b>				
Cash Credit / Overdraft	BR+	Up to 5		
Working Capital Loan		Up to 5		
Trust Receipt Loan		Up to 5		
Export Loan		Up to 5		
Term Loan		Up to 5		
Consortium Loans		As decided by consortium		
<b>Mid-Corporate</b>				
Cash Credit / Overdraft	BR+	Up to 5		
Working Capital Loan		Up to 5		
Trust Receipt Loan		Up to 5		
Term Loan		Up to 5		
Export Loan		Up to 5		
Bridge Gap Loan		Up to 5		
<b>SME</b>				
Cash Credit / Overdraft	BR+	Up to 5		
Working Capital Loan		Up to 5		
Term Loan		Up to 5		
Trust Receipt Loan		Up to 5		
Interest Subsidy Loan	As per NRB Circular			
<b>MSME &amp; Agriculture</b>				
MSME Loan	BR+	Up to 5		
NMB Sulav Karja		Up to 5		
Personal Business Loan		Up to 5		
Agriculture Loan		Up to 5		
Agriculture Loan (Under Subsidy)	As Per NRB Circular			
<b>Retail Banking</b>				
Housing Loan	BR+	Up to 5		
Land Purchase		Up to 5		
Auto Loan		Up to 5		
Personal Loan		Up to 5		
Professional Loan		Up to 5		
Education Loan		Up to 5		
NMB Talab Karja		Up to 5		
Motorbike Loan		Up to 5		
Gold and Silver Loan		Up to 5		
Consumer Durable Loan		Up to 5		
NMB Sapati		Up to 5		
<b>Other</b>				
Loan Against Bank Guarantees/SBLC**		BR+	Up to 5	
Loan Against Properties			Up to 5	
Personal Overdraft(Retail/SME/MSME/AG)	Up to 5			
Personal Loan/Loan Against Securities (Corporate/Mid Corporate )	Up to 5			
Electric Vehicle (Commercial)	Up to 5			
Electric Vehicle (Private)	Up to 5			
Margin Lending	Up to 5			
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 5		
<b>Energy</b>				
Energy Project Under Consortium Financing	As decided by consortium			
Hydropower	BR+	Up to 5		
Micro Hydro		Up to 5		
Solar Related Loan***		Up to 5		
Bio Gas Related		Up to 5		
Term Loan		Up to 5		
Working Capital		Up to 5		
Trust Receipt Loan		Up to 5		
<b>Retail Microfinance Loan</b>				
Structured Low Cost Housing***	BR+	Up to 5		
Microfinance retail		Up to 5		
Returnee Migrant Loan (Without Subsidy)		Up to 5		
<b>Wholesale Microfinance Loan</b>				
"D Class Banks" & Other Inst	BR+	Up to 5		
FINGO		Up to 5		
Agriculture Co-operatives		Up to 5		
Other Co-operatives & Institution		Up to 5		
<b>FCY Loan (% Per Annum)</b>	<b>Benchmark Rate plus Up to 5</b>			
<b>Fixed Interest Rate Loan Products</b>				
Project Financing	BR+	Interest Rate (% Per Annum)	Up to 4	
<b>Energy Financing</b>				
Roof-Top Solar	BR+	Interest Rate (% Per Annum)	Up to 4	
Energy- Brown Field Project		Up to 4		
Energy- Green Field Project		Up to 4		
<b>Retail Term Loan</b>				
Home Loan	BR+	Interest Rate (% Per Annum)	Up to 5	
Land Purchase Loan		Up to 5		
Loan Against Property		Up to 5		
Education Loan		Up to 5		
Personal Loan		Up to 5		
Professional Loan		Up to 5		
Talab Karja		Up to 5		
Auto Loan		Up to 5		
Electric Vehicle Loan		Up to 5		
Other Term Loan		Up to 5		

\* 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 rate on loan products directed by NRB for any specific sector shall be as per NRB Directives.  
 - Interest Payment Frequency on all the Deposit Products will be on Quarterly Basis.



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