

# INTEREST RATE

Effective Date: Ashad 26, 2077 (July 10, 2020)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)	
<b>LCY Saving Deposits</b>			
Saral Muddati Bachhat Khata	5.50%	NIL	
Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.50%	25,000	
Supreme Sambiddha Gandaki Bachat Khata (Product for Gandaki Province Only)	5.50%	1,000	
NMB Premium Talab Khata	5.50%	NIL	
NMB Premium Super Talab Khata	5.50%	NIL	
NMB Super Talab Khata	5.50%	NIL	
NMB Sahara Bachat Khata	5.50%	1,000	
NMB Umanga Bachat Khata	5.50%	500 (For Kathmandu Valley Branches), 100 (For Outside Valley Branches)	
NMB Talab Khata	5.50%	NIL	
Nari-Samman Bachat Khata	4.50%	2,000	
Sulav Remit Savings	4.50%	NIL	
NMB Manyajan Bachat Khata	4.50%	NIL	
NMB Smart Khata	4.50%	100	
NMB Saral Bachat Khata	4.50%	5,000	
Nari Bachat Khata	4.50%	100	
NMB Delight Savings	4.50%	1,000	
Atulya Bachat Khata	4.50%	NIL	
Payroll Savings	4.50%	NIL	
Young Saver's Account	4.50%	100	
Normal Savings	4.50%	1,000	
Sulav Muddati Savings	4.50%	NIL	
Swecchik Bachat Khata	4.50%	NIL	
Anibarya Bachat Khata	4.50%	NIL	
Micro Bachat Khata	4.50%	NIL	
Sabaiko Sahara Bachat Khata (Available only for Unbanked population)	5.50%	100 (100 Deposited by Bank)	
SSF Savings	4.50%	NIL	
Special Savings	5.50%	100	
Happy Savings	5.50%	5,000	
Golden Savings	5.50%	10,000	
Silver Savings	5.50%	2,500	
Social Security Savings	5.50%	NIL	
Surakchhit Jeevan Bachat Khata	5.50%	1,000	
Metro Card Savings	5.50%	100	
Metro POS Savings	5.50%	100	
NMB Namaste LCY Savings	5.50%	10,000	
NMB Smart Savings	5.50%	NIL	
<b>NMB JEEVAN CHAKRA</b>			
NMB Balapan	5.50%	5,000	
NMB Joshila Haath	5.50%	5,000	
NMB Dridh Aakansha	5.50%	5,000	
NMB Naulo Soch	5.50%	5,000	
NMB Bishwash	5.50%	5,000	
NMB Safalta	5.50%	5,000	
NMB Prerana	5.50%	50,000	
<b>FCY DEPOSITS</b>			
	<b>Rates Per annum</b>		
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	
<b>NMB NAMASTE FCY FD (min. 2 years) *product for Non Resident Nepalese Only</b>			
USD	5.00%	Minimum \$10,000 or its equivalent	
GBP	4.10%		
EUR	2.45%		
CAD	4.75%		
AUD	4.45%		
<b>Recurring Deposit</b>			
	<b>Rates Per annum</b>		
Recurring Education Plan	5.00%	500	
Khutruke Bachat	5.00%	100	
Surakchhit Bal Saichhik Khata	5.50%	100	
Recurring 42 Months (not available to new account holders)	5.50%	NIL	
Recurring 72 Months (not available to new account holders)	5.50%	1,000	
NMB Mero Kramik Khata (Recurring Deposit)	8.25%	1,000/5,000/10,000/25,000/50,000	
<b>Fixed Deposit</b>			
	<b>Rates Per Annum</b>		
<b>Tenure</b>	<b>Institution</b>	<b>Individual</b>	
	<b>New</b>	<b>Renewal</b>	
3 Months to Below 1 Year	7.00%	7.10%	8.25%
1 year & above	7.00%	7.10%	8.25%
Manyajan Muddati (1 year)	-	-	8.25%
96 Days FD	-	-	8.25%
Saral Muddati Bachhat Khata	-	-	8.25%
NMB Smart FD	-	-	8.25%
NMB Green FD	-	-	8.25%

Loan Products	% Per Annum on Base Rate			
<b>Corporate</b>				
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			
<b>Mid-Corporate</b>				
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
Bridge Gap Loan		Up to 2	2 to 4	4 to 5
<b>SME</b>				
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			
<b>M-SME &amp; Agriculture</b>				
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			
<b>Retail Banking</b>				
Housing Loan	BR+	Prime	Standard	Others
Land Purchase		Up to 2	2 to 4	4 to 5
Auto Loan		Up to 3	3 to 4	4 to 5
Personal Loan		Up to 3	3 to 4	4 to 5
Professional Loan		Up to 3	3 to 5	4 to 5
Education Loan		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
<b>Other</b>				
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+2% or Coupon Rate+2% whichever is higher		
Loan Against own FDR*				
<b>Energy</b>				
Energy Project Under Consortium Financing	As decided by consortium			
Hydropower	BR+	Prime	Standard	Others
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	
<b>Retail Microfinance Loan</b>				
Structured Low Cost Housing***	BR+	Prime	Standard	Others
Microfinance retail		Up to 3	3 to 4	4 to 5
Returnee Migrant Loan (Without Subsidy)		0.5 to 3	3 to 4	4 to 5
<b>Wholesale Microfinance Loan</b>				
"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%			
<b>Fixed Interest Rate Loan Products</b>				
	<b>Fixed Tenure</b>	<b>Interest Rate</b>		
Roof-Top Solar	Fixed upto 10 Years	9.99% to 11.99%		
NMB Fixed Rate Home Loan	Fixed for 5 Years	11%		

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.

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