

INTEREST RATE

Effective Date: Asoj 1, 2077 (September 17, 2020)

Deposit Products	Rates Per Annum	Minimum Balance (NPR)
LCY Saving Deposits		
NMB Sahara Bachat Khata	4.75%	1,000
Sabaiko Sahara Bachat Khata	4.75%	NIL
NMB Jeevan Chakra	4.75%	5,000-50,000
Atulya Bachat	2.75%	NIL
Nari Bachat Khata	4.75%	100
NMB Umanga Bachat Khata	3.75%	100
NMB Smart Saving - Digital	4.75%	NIL
Samriddha Gandaki Bachat Khata	3.75%	1,000
Saral Muddati Bachat Khata	4.75%	NIL
NMB Premium Super Talab Khata	4.75%	NIL
NMB Super Talab Khata	4.75%	NIL
NMB Talab Khata	2.75%	NIL
NMB Manyajan Bachat Khata	4.75%	NIL
Sulav Muddati Savings	2.75%	NIL
Normal DO Savings	2.75%	NIL
Micro Bachat Khata	2.75%	NIL
Surakchhit Jeevan Bachat	2.75%	1,000
Social Security Savings	2.75%	NIL
Metro Pos Saving Account	2.75%	100
Metro Card Saving Account	2.75%	100
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
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
Call Deposit Rate	Up to 1.375%	
Fixed Deposit		
Rates Per Annum		
Tenure	Institution	Individual
3 Months to Below 1 Year	7.00%	7.10%
1 year & above	7.00%	7.10%
3 Months to Below 6 Months	-	-
6 Months to Below 1 Year	-	-
1 Year to Below 3 Years	-	-
3 Years to Below 5 Years	-	-
5 Years to Below 10 Years	-	-
10 Years to Below 15 Years	-	-
15 Years and above	-	-
Manyajan Muddati (1 Year)	-	-
Saral Muddati Bachhat Khata	-	-
NMB Smart FD (1 Year)	-	-
NMB Green FD	-	-

*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
Working Capital Loan		Up to 2	2 to 4
Trust Receipt Loan		Up to 2	2 to 4
Export Loan		Up to 2	2 to 4
Term Loan		Up to 3	3 to 4
Consortium Loans		As decided by consortium	
Mid-Corporate			
Cash Credit / Overdraft	BR+	Prime	Standard
Working Capital Loan		Up to 2	2 to 4
Trust Receipt Loan		Up to 2	2 to 4
Term Loan		Up to 2	2 to 4
Export Loan		Up to 2	2 to 4
Bridge Gap Loan		Up to 2	2 to 4
SME			
Cash Credit / Overdraft	BR+	Prime	Standard
Working Capital Loan		Up to 3	3 to 4
Term Loan		Up to 3	3 to 4
Trust Receipt Loan		Up to 3	3 to 4
Interest Subsidy Loan	As per NRB Circular		
M-SME & Agriculture			
MSME Loan	BR+	Prime	Standard
NMB Sulav Karja		Up to 3	3 to 4
Personal Business Loan		Up to 3	3 to 4
Agriculture Loan		Up to 3	3 to 4
Agriculture Loan (Under Subsidy)	As Per NRB Circular		
Retail Banking			
Housing Loan	BR+	Prime	Standard
Land Purchase		Up to 2	2 to 4
Auto Loan		Up to 3	3 to 4
Personal Loan		Up to 3	3 to 4
Professional Loan		Up to 3	3 to 4
Education Loan		Up to 3	3 to 4
Motorbike Loan		-	-
Gold and Silver Loan		-	-
Consumer Durable Loan		-	-
Other			
Loan Against Bank Guarantees/SBLC**	BR+	Prime	Standard
Loan Against Properties		Up to 3	3 to 4
Personal Overdraft(Retail/SME/MSME/AG)		Up to 3	3 to 4
Personal Loan/Loan Against Securities (Corporate/Mid Corporate)		Up to 2	2 to 4
Electric Vehicle (Commercial)		Up to 2	2 to 4
Electric Vehicle (Private)		Up to 2	2 to 4
Margin Lending		Up to 3	3 to 4
Loan Against Government Securities*		Base Rate+2% or Coupon Rate+2% whichever is higher	
Energy			
Energy Project Under Consortium Financing	As decided by consortium		
Hydropower	BR+	Prime	Standard
Micro Hydro		Up to 2	2 to 4
Solar Related Loan***		Up to 2	2 to 4
Bio Gas Related		Up to 2	2 to 4
Term Loan		Up to 2	2 to 4
Working Capital		Up to 2	2 to 4
Trust Receipt Loan	Up to 2	2 to 4	
Retail Microfinance Loan			
Structured Low Cost Housing***	BR+	Prime	Standard
Microfinance retail		Up to 3	3 to 4
Returnee Migrant Loan (Without Subsidy)		Up to 3	3 to 4
Wholesale Microfinance Loan			
"D Class Banks" & Other Inst	BR+	Prime	Standard
FINGO		Up to 2	2 to 4
Agriculture Co-operatives		Up to 2	2 to 4
Other Co-operatives & Institution		Up to 3	3 to 4
FCY Loan	Libor 6 Months plus Up to 5%		
Fixed Interest Rate Loan Products			
Roof-Top Solar	Fixed upto 10 Years	Interest Rate	
NMB Fixed Rate Home Loan	Fixed for 5 Years	9.99% to 11.99%	
NMB Fixed Rate Home Loan	Fixed for 2 Years	10.75%	
Energy-Brown Field	10 to 15 Years	8.99%	
		Prime- 8.95% to 9.95%	
		Others- 9.95% to 10.95%	

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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