

Interest Rates*
Effective from June 18, 2017

Types of Deposit		per annum (%)	
NPR SAVING	Normal Saving	3.00	
	Royal Saving**	3.00	
	Pewa Bachat Yojana	3.50	
	Yuba Bachat Khata	3.00	
	Shareholders Saving	4.50	
	Samman Bachat Khata	4.50	
	Uchcha Sikchha Nikchhep Yojana	4.50	
	Mach 7 Deposit**	3.50	
	BalBalika Bachat Khata	4.50	
	Remittance Bachat Khata	3.00	
	NRN Saving Deposit	4.50	
	MBL Premium Saving	5.00	
	Salary Scheme	Salary Management Account	4.50
Special Salary Management Scheme		5.00	
FCY SAVING	US Dollar Saving	1.50	
	Euro Saving	0.50	
	GBP Saving	1.00	
	NRN Saving Deposit-USD	2.00	
	Tenure	Individual/NRN	
FIXED DEPOSITS	Upto 3 Months	10.00	
	Upto 18 Months	11.00	
	Upto 24 Months	10.00	
	Above 24 Months	8.00	
		Tenure	Institutional
	Upto 3 Months	7.00	
	Upto 6 Months	8.00	
	Upto 9 Months	9.00	
	Upto 1 Year	11.00	
	Above 1 Year	11.50	

Types of Loan and Advances	Base Rate	*Premium Rate (% per annum)
<u>Working Capital Loan</u> (Overdraft/Short Term, Demand Loan/Demand Loan/Trust Receipt/Pledge Loan/Packing Credit Loan)	Base Rate	Plus 1.50% to +7.00%
<u>Term Loan/Bridge Gap Loan</u> Subject to Internal Loan Category (Corporate, Prime Mid-Size, and SME Lending).	Base Rate	
C. Retail/Consumer Lending		
Home Loan	Base Rate	+2.00% to +7.00%
Hire Purchase Loan/ Auto Loan-Private		+2.00% to +7.00%
Hire Purchase Loan-Commercial		+2.00% to +7.00%
Mortgage Loan		+2.50% to +8.00%
Privilege Loan		+0.95% to +6.00%
Education Loan		+4.00% to +7.00%
Loan against Fixed Deposit Receipt (Own)		As per existing Tie up Arrangement
Loan against Fixed Deposit Receipt (Own) for New		plus 2% or plus 5% on base rate, whichever is higher
Loan Against Shares (Margin Lending)		+3.00% to +7.00%
Loan Against Gold		+4.00% to +7.00%
Loan against Bonds for New		plus 3% or plus 5% on base rate, whichever is higher
Loan against 1st Class Bank Guarantee		+3.00% to +6.00%
Loan against FCY Deposit		+3.00% to +6.00%
Other Personal Loan		+6.00% to +8.00%
Deprived Sector Lending		
Indirect Lending (Wholesale or Institutional)	Base Rate	+ 5.00% (Upto)
Yuba Tatha Sana Byabasai Swarojgar Kosh		As per the Agreement
Direct Lending		+2.00% to +7.00%
Loans under Consortium Financing	As per the Consortium Agreement	
Yuba Tatha Sana Byabasi Karja providing under NRB Norms	As per NRB Norms	
Home Loan for Earthquake Victims under NRB Refinancing	As per NRB Norms.	
Penal Interest on past due loans & expired loan	Plus 2% on Applicable Rate (Base Rate + Applied Premium rate)	

*Premium rate of each borrower, deal shall be determined subject to loan type/category, tenure of each deal, Internal Credit Risk Rating Assessment etc.

* Rates are indicative only.

** No new accounts shall be opened under this category.