

Interest Rates

Effective from 14 January 2025

Types of Deposit	per annum (%)	
NPR SAVING		
MBL Smart Bachat Khata	3.00%	
Ek Byakti Ek Khata Yojana	3.00%	
Normal Saving	3.00%	
Nari Shakti Bachat Khata	3.00%	
Digi Yuva Saving Account	3.00%	
Shareholders Saving	3.00%	
Samman Bachat Khata	3.00%	
BalBalika Bachat Khata	3.00%	
MBL Premium Saving Account	3.00%	
MBL Retirement Plan Account	3.00%	
MBL New Smart Bachat Khata	3.00%	
Machhapuchchhre Bachat Khata	3.00%	
NRN Saving Account	3.00%	
Mero Lagani bachat Khata	4.00%	
M-Smart Bachat Khata	5.00%	
Smart Plus Saving Account	5.00%	
MBL Karmashil Bachat Khata	6.00%	
SALARY SCHEME		
Salary Management Account	3.00%	
MBL Surakshit Talab Khata	3.00%	
Special Salary Management Scheme	3.00%	
MBL Smart Salary Account	3.00%	
MBL New Smart Talab Khata	5.00%	
MBL Recurring Deposit		
MBL Recurring Deposit (6 months to 5 years)	5.00%	
MBL Recurring Deposit (above 5 years to 20 years)	5.00%	
LCY Call Deposit	Up to 1.50%	
FIXED DEPOSITS (LCY)		
Tenure	Individual/NRN	Remittance
3 months to below 6 months	3.50%	4.50%
6 months to below 1 year	3.75%	4.75%
1 year to below 3 year	5.00%	6.00%
3 years and above	6.00%	7.00%
FIXED DEPOSITS (LCY)		
Tenure	Institutional	
6 months to below 1 years	3.00%	
1 year to below 3 year	3.50%	
3 years and above	4.00%	
FCY SAVING		
	NRN/Remittance	Others
US Dollar Saving	3.00%	2.00%
Euro Saving	1.50%	0.50%
GBP Saving	1.70%	0.70%
AUD Saving	2.05%	1.05%
JPY Saving	1.25%	0.25%
CAD Saving	1.75%	0.75%
CNY Saving	1.50%	0.50%
FCY Fixed Deposit		
	NRN/Remittance	Others
US Dollar Fixed Deposit	4.62%	3.62%
Euro Fixed Deposit	3.00%	2.00%
GBP Fixed Deposit	3.20%	2.20%
AUD Fixed Deposit	3.55%	2.55%
JPY Fixed Deposit	2.25%	1.25%
CAD Fixed Deposit	2.00%	1.00%
CNY Fixed Deposit	1.50%	0.50%
FCY Call Deposit		
US Dollar Call Deposit	Up to 1.00%	
Euro Call Deposit	Up to 0.25%	
GBP Call Deposit	Up to 0.35%	
AUD Call Deposit	Up to 0.52%	
JPY Call Deposit	Up to 0.12%	
CAD Call Deposit	Up to 0.37%	
CNY Call Deposit	Up to 0.25%	
FCY Recurring Deposit		
USD	3.62%	
Euro	2.00%	
GBP	2.20%	

AUD	2.55%
JPY	1.25%
CAD	1.00%
CNY	0.50%
Credit Facilities	Premium Rate (% p.a) on Base Rate
<u>Corporate/Infrastructure/BG</u>	
(Cash Credit/Overdraft/Demand Loan/Short-Demand Loan/Trust Receipt/Pledge Loan/Packing Credit Loan/Bridge Gap Loan/Term Loan/Working Capital Term Loan/Retail loan under group)	Up to 2.00%
<u>MSB</u>	
(Cash Credit/Overdraft/Demand Loan/Short-Demand Loan/Trust Receipt/Pledge Loan/Packing Credit Loan/Bridge Gap Loan/Term Loan/Working Capital Term Loan/Retail loan under group)	0.50% - 2.50%
<u>SME</u>	
(Cash Credit/Overdraft/Demand Loan/Short-Demand Loan/Trust Receipt/Pledge Loan/Packing Credit Loan/Bridge Gap Loan/Term Loan/Working Capital Term Loan/Retail loan under group)	1.00% - 3.00%
<u>ESME</u>	
(Cash Credit/Overdraft/Demand Loan/Short-Demand Loan/Pledge Loan/Term Loan/Retail loan under group)	1.00% - 3.00%
<u>Home Loan</u>	
Home Loan (up to 20 Million)	0.50% - 2.50%
Home Loan (Above 20 Million)	1.00% - 3.00%
<u>Auto Loan</u>	
Auto Loan - Specific	0.50% - 2.50%
Auto Loan - Normal	1.00% - 3.00%
<u>Commercial Vehicle Loan (HP)</u>	
Commercial Vehicle Loan (HP) -Specific	0.50% - 2.50%
Commercial Vehicle Loan (HP) -Normal	2.00% - 4.00%
<u>Mortgage Loan</u>	
Mortgage Term Loan	1.00% - 3.00%
Mortgage Overdraft Loan	2.00% - 4.00%
<u>Salary Package Loan</u>	
Salary Package Loan - Specific	0.00% - 2.00%
Salary Package Loan - Normal	2.00% - 4.00%
<u>MBL Professional Loan</u>	
Professional Loan - Specific	1.00% - 3.00%
Professional Loan - Normal	2.00% - 4.00%
<u>Privilege Loan</u>	
Privilege Loan - Specific	0.00% - 2.00%
Privilege Loan - Normal	2.00% - 4.00%
Education Loan	1.00% - 3.00%
Loan against Fixed Deposit Receipt (Own) for New	Coupon rate on FDR plus up to 2% premium or Base Rate whichever is higher
Loan Against Shares (Margin Lending)	0.50% - 2.50%
Loan Against Gold	2.00% - 4.00%
Loan against Government Securities/Bonds	0.00% - 2.00%
Loan against 1st Class Bank Guarantee	0.00% - 2.00%
Loan against FCY Deposit	0.00% - 2.00%
Forced Loan	Plus 4%
<u>Deprived Sector Lending</u>	
<u>Indirect Lending (Wholesale or Institutional)</u>	
Deprived Sector Loan (Qualifying)	0.00% - 2.00%
<u>Direct Lending</u>	
NRB Directed Sectors	Up to 2%
Others	2.00% - 4.00%
MBL Subsidized Loan	2.00%
Yuba Tatha Sana Byabasai Swarojgar Kosh	As per Agreement
Loans under Consortium Financing	As per the Consortium Agreement
MBL Commercial Agriculture and Livestock Loan	0.00% - 2.00%
Home Loan for Earthquake Victims under NRB Refinancing	As per NRB Norms
BLB Agent Overdraft Loan	0.00% - 2.00%

Penal Interest on past due loans & expired loan	Plus 2.00%		
FCY Denominated Loan			
USD Trust Receipt Loan	Negotiable		
Fixed Interest Rate Loan for Individuals	Up to 5 years	5 years to 10 years	Above 10 years
Home Loan	9.50%	10.50%	11.50%
Auto Loan / HP Loan	9.50%	10.50%	-
Other Retail Loan	10.00%	11.00%	11.50%

Note:

1. Premium rate of each borrower, deal shall be determined subject to loan type/category, tenure of each deal, Internal Credit Risk Rating Assessment etc.
2. Interest Rates on loans against NRB Refinance Shall be as per NRB guidelines.
3. Institutional Bidding rate will be as per NRB guidelines for both LCY & FCY
2. Interest payment will be done on quarterly basis in deposit products.
5. Interest will be due for payment on quarterly/monthly basis based on the nature of the loan
6. While determining interest rate of loans, Clause 3(7) of E.Pra.Nirdeshan 15 shall be adhered.