

INTEREST RATE*

Effective from August 16, 2017 (Shrawan 32, 2074)

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 Sikcha 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 Account	5.00	
FCY SAVING	US Dollar Saving	1.50		
	Euro Saving	0.50		
	GBP Saving	1.00		
	NRN Saving Deposit-USD	2.00		
FIXED DEPOSITS	Tenure		Individual/NRN***	
	3 Months to 18 Months		10.50	
	Above 18 Months to 24 Months		10.00	
	Above 24 Months		8.00	
	Tenure		Institutional	
			Prime	Others
	3 Months		6.00	7.00
	6 Months		6.50	8.00
	9 Months		7.00	9.00
	1 year		7.50	10.00
Above 1 Year upto 2 Year		7.00	8.00	
Above 2 Year		6.00	7.00	
Types of Loan & Advances			Per Annum	
Working Capital Loan				
(Overdraft/Short Term, Demand Loan/Demand Loan/ Trust Receipt/Pledge Loan/Packing Credit Loan)				
Term Loan/Bridge Gap Loan				
Subject to Internal Loan Category (Corporate, Prime Mid-Size, and SME Lending.)			Base Rate + upto 7.00%	
Retail/Consumer Lending				

Types of Loan & Advances	Per Annum
Working Capital Loan (Overdraft/Short Term, Demand Loan/Demand Loan/ Trust Receipt/Pledge Loan/Packing Credit Loan)	Base Rate + upto 7.00%
Term Loan/Bridge Gap Loan Subject to Internal Loan Category (Corporate, Prime Mid-Size, and SME Lending.)	
Retail/Consumer Lending	
Home Loan	Base Rate + upto 7.00%
Hire Purchase Loan/Auto Loan-Private	Base Rate + upto 7.00%
Hire Purchase Loan-Commercial	Base Rate + upto 7.00%
Mortgage Loan	Base Rate + upto 8.00%
Privilege Loan	Base Rate + upto 6.00%
Education Loan	Base Rate + upto 7.00%
Loan against Fixed Deposit Receipt (Own) for New	+2.00% on coupon on FDR rate or + 1.00% on base rate, whichever is higher
Loan against Shares (Margin Lending)	Base Rate + upto 7.00%
Loan against Gold	Base Rate + upto 7.00%
Loan against Bonds for New	+ 3.00% on coupon rate or +1.00% on base rate, whichever is higher
Loan against 1st Class Bank Guarantee	Base Rate + upto 6.00%
Loan against FCY Deposit	Base Rate + upto 6.00%
Other Personal Loan	Base Rate + upto 8.00%
Deprived Sector Lending	
Indirect Lending (Wholesale or Institutional)	Base Rate + upto 2.00%
Direct Lending	Base Rate + upto 7.00%
Yuba Tatha Sana Byabasai Swarojgar Kosh	As per the Agreement
Loans under Consortium Financing	As per the Consortium Agreement
Yuba Tatha Sana Byabasai Karja providing under NRB Norms	As per the NRB Norms.
Home Loan for Earthquake Victims under NRB Refinancing	As per the NRB Norms.
Penal interest on past due loans & expired Loan	Plus 2 % on Applicable Rate (Base Rate + Applied Premium rate)
USD Denominated Loan	LIBOR + 2.50% to 5.00%
Base Rate - 10.29% (as of Ashad End 2074)	

*Rates are indicative only

** No new account shall be opened in this category

*** Interest Rate of Individual Fixed deposit will be effective from August 20, 2017

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



Machhapuchchhre Bank Limited

माछापुच्छ्रे बैंक लिमिटेड

समान, कुल्लुट एव फिदासिना

Arthik Abhyan - 2074-4-32