

Interest Rates*

Effective from February 12, 2018

Arthik Dainik - 2074-10-29

Types of Deposit		Per annum	
NPR SAVING	Normal Saving	4.00 %	
	Royal Saving**	4.00 %	
	Pewa Bachat Yojana	4.00 %	
	Yuba Bachat Khata	4.00 %	
	Shareholders Saving	4.50 %	
	Samman Bachat Khata	4.50 %	
	Uchcha Sikchha Nikchhep Yojana	4.00 %	
	Mach 7 Deposit**	4.00 %	
	BalBaiika Bachat Khata	4.00 %	
	Remittance Bachat Khata	4.00 %	
Salary Management Scheme	NRN Saving Deposit	4.00 %	
	MBL Premium Saving	5.00 %	
Salary Management Scheme	Salary Management Account	4.50 %	
	Special Salary Management Scheme	6.00 %	
FCY SAVING	US Dollar Saving	1.50 %	
	Euro Saving	0.50 %	
	GBP Saving	1.00 %	
	NRN Saving Deposit-USD	2.00 %	
Individual Fixed Deposits	Tenure	Per annum	
	90 days	10.00 %	
	Above 3 months to 6 months	10.50 %	
	Above 6 months to 9 months	10.50 %	
	Above 9 months to 1 year	10.50 %	
	Above 1 year to 2 year	9.00 %	
Above 2 year	8.00 %		
Institutional Fixed Deposits	Tenure	Institutional Prime	Institutional Others
	Below 3 months	6.00 %	6.00 %
	3 months	10.50 %	10.50 %
	Above 3 months to 6 months	10.50 %	10.50 %
	Above 6 months to 1 year	10.50 %	10.50 %
Above 1 year	9.50 %	9.50 %	
Credit Facilities***		Per annum	
Working Capital Loan (Overdraft/Short Term, Demand Loan/Trust Receipt/Pledge Loan/Packing Credit Loan)		Base Rate + upto 6.00 %	
Term Loan/Bridge Gap Loan Subject to Internal Loan Category (Corporate, Prime, Mid-Size, and SME Lending).		Base Rate + upto 6.00 %	
Retail/Consumer Lending			
Home Loan		Base Rate + upto 6.00 %	
Hire Purchase Loan/Auto Loan-Private		Base Rate + upto 6.00 %	
Hire Purchase Loan-Commercial		Base Rate + upto 6.00 %	
Mortgage Loan		Base Rate + upto 7.00 %	
Mortgage Plus Loan		Base Rate + upto 7.00 %	
Salary Package Loan		Base Rate + upto 5.00 %	
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 plus 1.00 % on base rate, whichever is higher	
Loan against Shares (Margin Lending)		Base Rate + upto 6.00 %	
Loan against Gold		Base Rate + upto 7.00 %	
Loan against Bonds		plus 3.00 % on Coupon rate or plus 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 5.00 %	
Yuba Tatha Sana Byabasai Swarojgar Kosh		as per agreement	
USD Denominated Loan		LIBOR + 2.00% to 4.00 %	
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)	
Base Rate (Poush End 2074)		10.67 %	

*Rates are indicative only.

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

***The effective applicable interest rate shall be automatically revised with effect from the 1st day of every quarter based on the change in the previous quarter-end base rate as published by the bank periodically.

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

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