

२३ लाख ३४ हजार लागतमा बन्ने खुल्ले छ।

**Date-2075/01/03 Karobad**  
**Interest Rate of Loan & Advances**  
**Effective from April 16, 2018 (Baishakh 03, 2075)**

Credit Facilities	Rate ( Per Annum)
<b>Working Capital Loan</b> (Overdraft/Short Term, Demand Loan/Trust Receipt/Pledge Loan/Packing Credit Loan)	Base Rate + upto 6.00%
<b>Term Loan/Bridge Gap Loan</b> Subject to Internal Loan Category (Corporate, Prime Mid-Size and SME Lending)	
<b>Retail/Consumer Lending</b>	
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%
<b>Deprived Sector Lending</b>	
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
<b>Loans under Consortium Financing</b>	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)
<b>USD Denominated Loan</b>	LIBOR + 2.00% to 4.00%
<b>Base Rate ( Chaitra End 2074)</b>	11.10%

- Note:
- 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 (Bikram Calendar Base)
  - Premium rate of each borrower, deal shall be determined subject to loan type/category, tenure of each deal, Internal Credit Risk Rating Assessment etc.
  - Interest Rates on loans against NRB Refinance shall be as per NRB guidelines.

**Machhapuchhre Bank Limited**  
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