

फिलिपिन्सको लागि उत्पादनको बताइएको छ ।

Date - 2075/01/30 - Aarthik Damsik

Interest Rates*

Effective from May 13, 2018

Types of Deposit	Per annum (%)			
NPR SAVING	Normal Saving	4.00		
	Royal Saving**	4.00		
	Pewa Bachat Yojana	4.00		
	Smart Bachat	6.00		
	Yuba Bachat Khata	4.00		
	Shareholders Saving	4.50		
	Samman Bachat Khata	4.50		
	Uchcha Sikkha Nikchhep Yojana	4.00		
	Mach 7 Deposit**	4.00		
	BaiBalika Bachat Khata	4.00		
	Remittance Bachat Khata	4.00		
	NRN Saving Deposit	4.00		
	NBL 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		
		Tenure	Individual/NRN	
Fixed Deposits	Upto 3 months	11.00		
	Above 3 months to 6 months	11.00		
	Above 6 months to 9 months	11.00		
	Above 9 months to 1 year	11.00		
	Above 1 year to 5 years	11.00		
		Tenure	Institutional Prime	Others
	Below 3 months	9.00	8.00	
	3 months	11.00	10.00	
	Above 3 months to 6 months	11.00	10.00	
	Above 6 months to 1 year	11.00	10.00	
Above 1 year	9.50	9.50		

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Types of Loan and Advances	Above 1 year	
	9.50	9.50
Working Capital Loan (Overdraft/Short Term, Demand Loan/Demand Loan/Trust Receipt/Pledge Loan/Packing Credit Loan)	Base Rate	*Premium Rate (% per annum) Plus upto 6.00%
Term Loan/Bridge Gap Loan Subject to Internal Loan Category (Corporate, Prime Mid-Size, and SME Lending)	Base Rate	
Retail/Consumer Lending		
Home Loan		plus upto 6.00%
Hire Purchase Loan/ Auto Loan-Private		plus upto 6.00%
Hire Purchase Loan-Commercial		plus upto 6.00%
Mortgage Plus Loan		plus upto 7.00%
Mortgage Loan		plus upto 7.00%
Salary Package Loan		plus upto 5.00%
Privilege Loan		plus upto 6.00%
Education Loan		plus upto 7.00%
Loan against Fixed Deposit Receipt (Own) for New	Base Rate	plus 2.00% on coupon on FDR rate or plus 1.00% on base rate, whichever is higher
Loan against Shares (Margin Lending)		plus upto 6.00%
Loan against Gold		plus upto 7.00%
Loan against Bonds for New		plus 3.00% on coupon rate or plus 1.00% on base rate, whichever is higher
Loan against 1st Class Bank Guarantee		plus upto 6.00%
Loan against FCY Deposit		plus upto 6.00%
Other Personal Loan		plus upto 8.00%
Deprived Sector Lending	1	
Indirect Lending (Wholesale or Institutional)		plus upto 2.00%
Yuba Tatha Sana Byabasai Swarojgar Kosh	Base Rate	As per the Agreement
Direct Lending		plus upto 5.00%
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)
USD Denominated Loan		LIBOR +2.00% to 4.00%
Base rate		11.10%

* Rates are indicative only.
** No new accounts shall be opened under this category.

- 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 Calender 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.
 - Call deposit interest rates shall be as per agreement subject to NRB guidelines.
 - Interest Rates on loans against NRB refinance shall be as per NRB guidelines.

Machhapuchhre Bank Limited
माछापुच्छ्रे बैंक लिमिटेड

चुम्बे, लुम्बिनी एवम् विस्तारित
Head Office, Lamjung, Kathmandu
Phone No. 01-4428556

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