

Subj Centre, Beano Morgo, Durbar Morgo, Kathmandu, Tel: 01-4227181

NABIL BANK

Rate for the month of Shrawan 2077 7.19%
 Interest Spread Rate for the month of Shrawan 2077 4.37%

Rate on construction loans and be decided by consortium meetings.
 Interest shall be charged of the above the agreed applied premium over base rate on all overdue/expired
 and on loans that do not comply with agreed terms, subject to NRB regulation.
 Rate on Agriculture loans to bank shall be charged as per NRB guidelines.
 Rate on foreign currency loans shall be determined on deal to deal basis as per market movements and/or
 US premium subject to applicable NRB guidelines.
 Interest rate shall be as per agreement subject to applicable NRB guidelines.
 Rates on loans against NRB reference shall be as per applicable NRB guidelines.

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Interest Rates

Effective from September 17, 2020

Types of Deposit	Per annum (%)
NPR SAVING	3.00
MBL New Smart Bachat Khata	5.00
Machhapuchchhre Bachat Khata	3.00
MBL Smart Bachat Khata	3.00
Ek Byakti Ek Khata Yojana	3.00
Normal Saving	3.00
Pewa Bachat Yojana	3.00
Yuba Bachat Khata	3.00
Shareholders Saving	3.00
Samman Bachat Khata	3.00
BalBalika Bachat Khata	3.00
MBL Premium Saving Account	3.00
Remittance Bachat Khata	3.00
MBL Student Saving	3.00
MBL Retirement Plan Account	3.00
Salary Management Account	5.00
Special Salary Management Scheme	5.00
MBL Smart Salary Account	4.50
MBL Surakshit Talab Khata	8.00
MBL Recurring Deposit (6 months to 5 years)	8.00
MBL Recurring Deposit (above 5 years to 20 years)	2.00
FCY SAVING	1.00
US Dollar Saving	1.00
Euro Saving	1.00
GBP Saving	2.00
US Dollar Saving	1.00
NRN SAVING (FCY)	1.00
Euro Saving	1.00
GBP Saving	3.00
US Dollar FD	1.50
Individual/Institutional FCY FD	1.50
Euro FD	1.50
GBP FD	7.25
FIXED DEPOSITS (LCY) Individual/NRN	7.75
3 months to 1 year	7.75
Above 1 year up to 3 years	8.25
Above 3 years up to 5 years	6.5/6.6
FIXED DEPOSITS (LCY) Institutional New/Renewal	6.75
3 months to 1 year	6.75
Above 1 year and below 5 years	7.00
5 years and above	7.00

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Credit Facilities	*Premium Rate (% per annum)
Working Capital Loan (Overdraft/Demand Loan/Short-Demand Loan/Trust Receipt/Pledge Loan/Packing Credit Loan)	
Term Loan/Bridge Gap Loan Subject to Internal Loan Category (Corporate, Infrastructure, MSB, SME, ESME Lending).	Base Rate + upto 5.00%
Retail/Consumer Lending	
Home Loan	Base Rate + upto 5.00%
Auto Loan	Base Rate + upto 5.00%
Commercial Vehicle Loan (HP)	Base Rate + upto 5.00%
Mortgage Loan	Base Rate + upto 5.00%
Mortgage Plus Loan	Base Rate + upto 5.00%
Salary Package Loan	Base Rate + upto 5.00%
MBL Professional Loan	Base Rate + upto 5.00%
Privilege Loan	Base Rate + upto 5.00%
Education Loan	Base Rate + upto 5.00%
Loan against Fixed Deposit Receipt (Own) for New	plus 2.50% on coupon on FDR rate or plus 2.00% on base rate, whichever is higher
Loan Against Shares (Margin Lending)	Base Rate + upto 5.00%
Loan Against Gold	Base Rate + upto 5.00%
Loan against Government Securities/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 5.00%
Loan against FCY Deposit	Base Rate + upto 5.00%
Forced Loan	Base Rate + highest premium rate + penal 2.00%
Deprived Sector Lending	
Indirect Lending (Wholesale or Institutional)	Base Rate + upto 2.50%
Direct Lending (All Type)	Base Rate + upto 5.00%
Yuba Tatha Sana Byabasai Swarojgar Kosh	As per the Agreement
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
BLB Agent Overdraft Loan	As per the Agreement
Penal Interest on past due loans & expired loan	Plus 2% on Applicable Rate (Base Rate + Applied Premium rate)
FCY Denominated Loan	
USD Trust Receipt Loan	Daily FCY Cost of Deposit + upto 1.5%

*Rates are indicative only

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. Fixed rate on loans shall be published separately.



Machhapuchchhre Bank Limited

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सबन, उल्फ्ट एवं विस्तारित

केन्द्रीय कार्यालय काठमाडौं, काठमाडौं
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