



INTEREST RATES

Effective from 4th August 2020 (20th Shrawan 2077)

(A) Deposits	Rate Per Annum	Minimum Balance
Savings Deposit		
Mega Bishwas Bachat Khata V. 2020	5.00%	NPR 5,000
Mega Nagarik Sambidhi Savings Account	5.00%	NPR 100
Mega Corporate Benefit Savings Account V. 2020	5.00%	NPR 1,000
Mega Corporate Benefit Savings Account *	5.00%	NPR 1,000
Mega Karmachaari Bachat Khata	5.00%	NPR 100
Mega Maya Bachat Khata (MMBK)*		
General	5.00%	NPR 10,000
Standard	5.00%	NPR 20,000
Super	5.00%	NPR 30,000
Mega Maya Bachat Khata V. 2020	4.00%	NPR 50,000
Mega Sarbapriya Bachat Khata	4.00%	NPR 50,000
Mega Utkrishtha Bachat Khata	4.00%	NPR 25,000
Mega Subharambha Bachat Khata	4.00%	NPR 10,000
Mega Shareholder Bachat Khata (Special)	4.00%	NPR 10,000
Mega Prabardhak Bachat Khata (Special)	4.00%	NPR 10,000
Mega Shareholder Bachat Khata (Normal)	3.50%	Nil
Mega Prabardhak Bachat Khata (Normal)	3.50%	Nil
Mega Lokpriya Bachat Khata (Normal Savings)	3.50%	Nil
Mega Swabhimaan Bachat Khata	3.50%	NPR 1,000
Mega Srijanshil Nari Bachat Khata	3.50%	NPR 500
Mega Young Star Savings Account	3.50%	NPR 1,000
Mega Youth My Bank@ Campus Savings Account	3.50%	NPR 200
Mega Micro Savings Account	3.50%	NPR 5
Mega Social Security Allowance Savings Account	3.50%	Nil
Mega Remittance Savings Account	3.50%	Nil
Mega Jeevan Sathi Bachat Khata	3.50%	NPR 5,000
Mega Swornim Bachat Khata	3.50%	NPR 5,000
Mega Rising Savings Account	3.50%	NPR 500
Mega Matribhumi Savings Account	3.50%	Nil
FCY Savings Deposit (USD, GBP, EUR..)	0.50%	Nil
Fixed Deposit (3 Months & Above)	Rate Per Annum	
Individual Fixed Deposit	8.25%	
Institutional Fixed Deposit	6.50%	
Institutional Fixed Deposit - Renewal	6.60%	
(B) Loans and Advances	Premium (% p.a.) on	

Overdraft		0% - 5%
Demand Loan		0% - 5%
Term Loan		0% - 5%
Cash Credit Loan		0% - 5%
Import Finance		0% - 4.5%
Short Term Loan		0% - 5%
Pledge Loan		0% - 4.5%
Export Finance		0% - 5%
Gold Loan		0% - 5%
Housing Loan**		0% - 5%
Auto Loan		
	Private**	0% - 5%
	Commercial	0% - 5%
Mortgage Overdraft		0% - 5%
Mortgage Loan		0% - 5%
Education Loan		0% - 5%
Loan against FDR		Base Rate + 2% or coupon rate + 2%, whichever is higher
Margin Lending		0% - 4.5%
Deprived Sector Loan		
	Institutional 'D' Class FIs	0% - 4.5%
	Others	0% - 5%
Micro Business Correspondent		0% - 4%
Micro Credit Others		0% - 5%
Loan against Govt. Securities		0% - 3%
LCY Loan against FCY Deposit		0% - 4%
Other Loans		0% - 5%
		Percentage
Base Rate (Ashad 2077)		8.32%

* For existing customers only

** Option for Fixed Interest Rate of 10.49% for Housing Loan and 10.75% for Auto Loan (Private) for three years is also available for new customers only.

Notes:

1. All the interest rates are in Per Annum.
2. Interest payment frequency shall be Quarterly for all types of Deposit Product.
3. Interest rates of Consortium Loans shall be as per the decision of Consortium Banks.
4. Base Rate shall be revised on quarterly basis as per NRB Directive No. 15/076

