



Annexure A: Features of Mega Janani Accounts:

Features of Mega Janani Janmabhumi Dual Savings Account (MJDSA) - FCY

Services	Features/Discounts/Fees
Minimum Balance	USD 1,000/- (For GBP and EUR, Minimum Balance shall be GBP 1,000/- and EUR 1,000/-)
Interest Rate	6.11% p.a.
Interest calculation	Calculate Daily, Capitalized/Posted Quarterly
Visa Debit Card*	Free for First Year (Yearly Subscription Charge of USD 10 or equivalent, after 1 Year)
Mobile Banking	Free for First Year (Yearly Subscription Charge of USD 5 or equivalent, after 1 Year) (Mobile Banking Service Shall be provided on Foreign Mobile Number upon request)
Internet Banking	Free
Inward Remittance Charges	Free
Standing Instruction	Free
Fund Transfer Facility (Internal)	Free
Discount on Loan Processing Fee	25% Discount on Retail Loan (As per NRB Guideline)
E-Commerce Facilities from Vendor	Discounts Vouchers available
Fund Repatriation Charges	As per the Bank's Standard Charges

*Visa Debit Card can be issued either virtually or physically as per the request of the accountholder.



Features of Janani Janmabhumi Dual Savings Account (MJJSAV) - LCY

Services	Features/Discounts/Fees
Minimum Balance	NPR 500/-
Interest Rate	6.03% p.a.
Interest calculation	Calculate Daily, Capitalized/Posted Quarterly
Visa Debit Card**	Free for First Year
Mobile Banking	Free for First Year
Locker Rental Charge	100% waiver on Locker Deposit & 50% waiver on Annual Fee
Internet Banking	Free

*Renewal Charge of Debit Card and Mobile Banking from 2nd Year onwards will be the Standard Rate of the Bank

**Visa Debit Card can be issued either virtually or physically as per the request of the accountholder

Features of Janani Janmabhumi Fixed Deposit Account (MJJFD2) - FCY

Interest Rate	7% - USD; 6.5% for GBP and Euro
Interest calculation	Calculate Daily, Capitalized/Posted Quarterly
Minimum Tenure	One Year





Features of Janani Janmabhumi Fixed Deposit Account (MJJFD1) - LCY

Services	Features/Discounts/Fees
Interest Rate	Ongoing Interest Rate p.a. or As per NRB Guidelines
Interest calculation	Calculate Daily, Capitalized/ Posted Quarterly
Minimum Tenure	3 Months and Above

Annexure B: Features of Recurring Deposit Plan for Mega Janani Accountholders:

Features of Mega Nepal Bhraman Recurring Deposit Plan (MNBRDP) - LCY

Services	Features/Discounts/Fees
Minimum Tenure	1 Year
Maximum Tenure	5 Year
Minimum Contribution Per Installment	NPR 5,000/-
Maximum Contribution Per Installment	NPR 200,000/-
Interest Rate	8%
Int. Calculation/Capitalization Cycle	Daily/ Quarterly

Features of Mega Sworna-Shobha Recurring Deposit Plan (MSSRDP) - LCY

Services	Features/Discounts/Fees
Minimum Tenure	1 Year
Maximum Tenure	3 Year
Minimum Contribution Per Installment	NPR 5,000/-
Maximum Contribution Per Installment	NPR 200,000/-
Interest Rate	8%
Int. Calculation/Capitalization Cycle	Daily/ Quarterly