INTEREST RATE

Interest Rate Effective From 2077/06/01

DEPOSIT

14Beema Bachat4.50%Quaterly BasisRs. 10015Providend Fund Account4.50%Quaterly Basis-16Samajik Surakchha Bhatta Khata4.50%Quaterly Basis-17Aatmanirbhar Bachat Khata4.50%Quaterly Basis-18Sajilo Bachat4.50%Quaterly Basis-19Mero Pahilo Bachat Khata4.50%Quaterly Basis-20Muktinath PMS Khata4.50%Quaterly BasisRs. 10021Jeevan Bardaan Bachat Khata4.75%Monthly BasisRs. 10,000					
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4 Muktinath Super Premium Bachat 5.50% Quaterly Basis Rs. 5,000 5 Current Account — — — Rs. 5,000 6 Current Account Other * — — — Rs. 1,000 7 Mahila Pewa Bachat 4.50% Quaterly Basis Rs. 500 8 Sunaulo Bal Shichha Bachat 4.50% Quaterly Basis Rs. 500 10 Micro Personal Saving 4.50% Quaterly Basis Rs. 100 11 Other Micro Savings 4.50% Quaterly Basis Rs. 100 12 Karmachari Bachat 4.50% Quaterly Basis Rs. 100 13 Sharedhani Bhachat Khata 4.50% Quaterly Basis Rs. 100 14 Beema Bachat 4.50% Quaterly Basis Rs. 100 15 Providend Fund Account 4.50% Quaterly Basis Rs. 100 16 Samajik Surakchha Bhatta Khata 4.50% Quaterly Basis — — — — — — — — — — — — — — — — — —	2	Muktinath Premium Bachat	4.50%	Quaterly Basis	Rs. 1,000
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7 Mahila Pewa Bachat 4.50% Quaterly Basis Rs. 500 8 Sunaulo Bal Shichha Bachat 4.50% Quaterly Basis - 9 Baidesik Rojgar Bachat 4.50% Quaterly Basis Rs. 500 10 Micro Personal Saving 4.50% Quaterly Basis Rs. 100 11 Other Micro Savings 4.50% Quaterly Basis Rs. 100 12 Karmachari Bachat 4.50% Quaterly Basis Rs. 100 12 Karmachari Bachat 4.50% Quaterly Basis Rs. 100 14 Beema Bachat 4.50% Quaterly Basis Rs. 100 15 Providend Fund Account 4.50% Quaterly Basis - 16 Samajik Surakchha Bhatta Khata 4.50% Quaterly Basis - 17 Aatmanirbhar Bachat Khata 4.50% Quaterly Basis - 18 Sajilo Bachat 4.50% Quaterly Basis - 19 Mero Pahilo Bachat Khata 4.50% Quaterly Basis Rs. 100 21 Jeevan Bardaan Bachat Khata 4.75% Monthly Basis Rs. 10,000	5	Current Account	_	-	Rs. 5,000
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25Sansthagat Upalabdhi KhataUp to 2.00%Quaterly Basis26FCY Deposit (\$,£,€)Up to 1.50%Quaterly Basis10	23	Jeevan Bardaan Premium Bachat Khata	4.75%	Monthly Basis	Rs. 20,000
26 FCY Deposit (\$,£,€) Up to 1.50% Quaterly Basis 10	24	Byaktigat Upalabdhi Khata	4.50%	Quaterly Basis	
	25	Sansthagat Upalabdhi Khata	Up to 2.00%	Quaterly Basis	
27 Call Deposit Account Up to 2.00% Quaterly Basis -	26	FCY Deposit (\$,£,€)	Up to 1.50%	Quaterly Basis	10
	27	Call Deposit Account	Up to 2.00%	Quaterly Basis	-

FIXED DEPOSIT

	I IXED DEI OOIT			
S. N.	PRODUCT	INTEREST RATE (PER ANNUM)*	PAYMENT ON	MINIMUM BALANCE
1	Individual			
	3 Months	7.00%	Quarterly	Rs. 5,000
	Above 3 Months to 6 Months	7.50%	Quarterly	Rs. 5,000
	Above 6 Months to 9 Months	8.00%	Quarterly	Rs. 5,000
	Above 9 Months to 12 Months	8.50%	Quarterly	Rs. 5,000
	Above 1 Year to 2 Years	9.25%	Quarterly	Rs. 5,000
	Above 2 Year to 5 Years	9.75%	Quarterly	Rs. 5,000
2	Institutional			
	3 Months	N/A	Quarterly	Rs. 5,000
	Above 3 Months to 6 Months	N/A	Quarterly	Rs. 5,000
	Above 6 Months to 9 Months	7.50%	Quarterly	Rs. 5,000
	Above 9 Months to 12 Months	8.00%	Quarterly	Rs. 5,000
	Above 1 Year to 2 Years	8.75%	Quarterly	Rs. 5,000
	Above 2 Year to 5 Years	9.75%	Quarterly	Rs. 5,000
3	Muktinath Pension Scheme	10.00%	Quarterly	Rs. 50
4	Recurring Deposit	7.00% to 10.00%	Quarterly	Rs. 500

LOAN & ADVANCE

S.	PRODUCT	PREMIUM % P.A.*	
N.	PRODUCT	PREWITOWI 76 P.A.	
1	Business Loan	up to 4.5 %	
2	Agriculture Loan	up to 4.5 %	
3	Home Loan (new construction & purchase)	up to 4.5 %	
4	Home Equity Loan	up to 4.5 %	
5	Auto Loan	up to 5.00 %	
6	Hirepurchase Loan (new)	up to 5.00 %	
7	Hirepurchase Loan (old)	up to 5.00 %	
8	Real Estate Loan	up to 5.00 %	
9	Personal Loan	up to 5.00 %	
10	Share Loan	up to 4.50 %	
11	Mortgage Loan	up to 5.00 %	
12	Professional Loan	up to 4.50 %	
13	Muktinath Sulav Byawasaya Karja	up to 4.50 %	
14	Consumer Loan	up to 5.00 %	
15	Gold Loan	up to 4.50 %	
16	Other Loans	up to 5.00 %	
17	Small & Micro Credit (Retail)	up to 5.50 %	
18	Small & Micro Credit (Wholesale)	up to 2.00 %	
19	Loan Against Fixed Deposit (up-to 90.00%)	Coupon Rate Plus 2.00 % or	
		Base Rate whichever is higher	
Base Rate as of Shrawan 2077 9.78%			

*Condition Apply.

Note: 1. Bank is studying to implement the Fixed Interest Rates on Loan Products as per NRB directives Number 15(14)(Nga).

2. The Interest rate on Small Enterprise Loan up to Rs. 15 Lakhs and subsidized loan shall be as per NRB Directives.

3. In case of overdue loans and loans other than the pass category as per NRB directives, 2% premium over and above the aforementioned premium shall be applicable.

BANK GUARANTEE TYPES OF GUARANTEE

I	1.	Bid Bond	0.25 % or minimum rs. 1000 pq		
I	2.	Performance Bond	0.35 % or minimum rs. 1000 pq		
I	3.	Advance Payment Guarantee	0.45 % or minimum rs. 1000 pq		
ı	4.	Other Guarantee	0.45 % or minimum rs. 1000 pg		

"नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



मुक्तिनाथ विकास बैंक लि. MUKTINATH BIKAS BANK LTD.

Central Office: Kathmandu Plaza, Kamaladi, Kathmandu, Tel: 01-4168683 (Hunting Line), Fax No. 01-4168684 Toll Free No.: 16600149999, Fax: 01-4168684, E-mail:info@muktinathbank.com.np, www.muktinathbank.com.np

जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ