

# INTEREST RATE

Effective From 2081/03/01

## SAVING DEPOSITS

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Sunaulo Bal Shikshya Bachat	3.05%	Quarterly Basis	-
2	Karmachari Bachat Khata	3.05%	Quarterly Basis	-
3	Mero Pahilo Bachat Khata	3.05%	Quarterly Basis	-
4	Muktinath PMS Khata	3.05%	Quarterly Basis	-
5	Muktinath Sambriddhi Bachat Khata	3.05%	Monthly Basis	100
6	Muktinath Krishak Bachat Khata	3.40%	Monthly Basis	100
7	Sharedhani Bachat Khata	4.05%	Quarterly Basis	100
8	Muktinath Sambriddhi Remit IPO Bachat Khata	6.05%	Monthly Basis	100
9	Normal Saving	3.05%	Quarterly Basis	500
10	Mahila Pewa Bachat	3.05%	Quarterly Basis	500
11	Muktinath Premium Bachat	3.05%	Quarterly Basis	1,000
12	Muktinath Sarvotkrishtha Bachat Khata	4.55%	Monthly Basis	10,000
13	Muktinath Aashirwad Bachat (Gold)	5.05%	Quarterly Basis	50,000
14	Samajik Surakshya Bhatta Khata	3.05%	Quarterly Basis	-
15	FCY Deposit (\$, £, €, and AUD)***	Up to 3.05%	Quarterly Basis	10
16	Sajilo Bachat**	3.05%	Quarterly Basis	-
17	Muktinath Super Premium Bachat**	3.05%	Quarterly Basis	5,000
18	Provident Fund Account**	3.05%	Quarterly Basis	-
19	Aatmanirbhar Bachat Khata**	3.05%	Quarterly Basis	-
20	Byaktigat Upalabdh Khata**	3.05%	Quarterly Basis	-
21	Beema Bachat**	3.05%	Quarterly Basis	100
22	Micro Personal Saving**	3.05%	Quarterly Basis	100
23	Other Micro Savings**	3.05%	Quarterly Basis	100
24	Baidesik Rojgar Bachat**	3.05%	Quarterly Basis	500
25	Jeevan Baradan Khata**	3.05%	Monthly Basis	5,000
26	Muktinath Myadi Bachat Khata**	4.05%	Quarterly Basis	-
27	Muktinath Karmachari Surakshya Bachat Khata**	4.05%	Quarterly Basis	1,000
28	Muktinath Aashirwad Bachat (Platinum)**	5.05%	Quarterly Basis	100,000

## CALL/ CURRENT DEPOSITS

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Current Account	-	-	Rs. 5,000
2	Sansthatagat Upalabdh Khata**	Up to 1.50%	Quarterly Basis	-
3	Call Deposit Account		Quarterly Basis	-

## FIXED DEPOSITS

S.N.	TENURE	INDIVIDUAL	INSTITUTIONAL*	PAYMENT FREQUENCY	MINIMUM BALANCE
1	3 Months	5.10%	-	Quarterly Basis	Rs. 5,000
2	6 Months	5.45%	4.50%	Quarterly Basis*	
3	9 Months to below 1 Year	5.85%	5.00%		
4	1 Year to 2 Year	6.50%	6.00%		
5	Above 2 Years to 10 Years	7.20%	6.20%		
6	Muktinath Remittance Fixed Deposit (Up to 2 Yrs Only)	+1% as per the tenure		Quarterly Basis	Rs. 5,000
7	Recurring Deposit (up to 5 Years Only)	7.20%		Quarterly Basis*	Min. Rs. 500 to Max. Rs. 20,000
8	Muktinath Pension Scheme**	7.20%		Quarterly Basis	Rs. 50
9	Akshaya Kosh	Negotiable		Monthly/Quarterly	Rs. 5,000

- Note:  
 1. \* Monthly Interest rate on fixed deposit shall be paid as per the banks' decision.  
 2. \*\* For existing customers only.  
 3. \*\*\* The interest rate on account opened for USD pre-paid card shall be zero percentage.

## LOAN & ADVANCES

### A. Loan with Floating Interest Rates Per Annum:

S.N.	Loan and Advance Products	Floating Interest Band
1	Business Loan	Base Rate + Premium up to 4.00%
2	Agriculture Loan	Base Rate + Premium up to 2.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 4.00%
4	Auto Loan	Base Rate + Premium up to 4.00%
5	Hire Purchase Loan(new)	Base Rate + Premium up to 4.00%
6	Real Estate Loan	Base Rate + Premium up to 4.00%
7	Personal Loan	Base Rate + Premium up to 4.00%
8	Share Loan	Base Rate + Premium up to 4.00%
9	Mortgage Loan	Base Rate + Premium up to 4.00%
10	Professional Loan	Base Rate + Premium up to 4.00%
11	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 4.00%
12	Consumer Loan	Base Rate + Premium up to 4.00%
13	Gold Loan	Base Rate + Premium up to 4.00%
14	Other Loans	Base Rate + Premium up to 4.00%
15	All Small & Micro Credit Products	Base Rate + Premium up to 4.00%
16	Wholesale Loan to MFIs	Base Rate + Premium up to 2.00%
17	Wholesale Loan others	Base Rate + Premium up to 4.00%
18	Loan Against Fixed Deposit (up-to 90.00%)	Coupon rate plus 2.00% or base rate whichever is higher.

### B. Fixed Interest Rates for Term Loan of Individual above 1 year:

B.1 For Normal Individual Term Loan:		Interest Rate Per Annum	
S.N.	Time Period	Minimum Rate	Maximum Rate
1	Up to 5 Years	Base Rate of immediate previous month	Up to 16.00%
2	More than 5 Years up to 10 Years		Up to 16.25%
3	More than 10 Years		Up to 16.50%
B.2 For Inclusive Banking Individual Term Loan:		Base Rate of immediate previous month	Up to 17.00%
Base Rate of Baishak, 2081		9.38%	
3 Months' Average Base Rate for Baishak, 2081		9.69%	

### C. Other Information:

- The fixed interest rate for individual term loan of above 1 year shall remain unchanged for the entire tenure of the loan.
- The fixed interest rate on loans and advances shall be fixed based on internal assessment of the bank.
- Interest rate applicable on force loan may vary with risk premium from the published rate.
- Interest rate in consortium financing shall be as decided by the consortium.
- Penal interest of plus 2.00% per annum will be applied on overdue amount.
- Bank shall comply applicable NRB circular/regulation while determining interest rate on Loan Products.

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



**मुक्तिनाथ विकास बैंक लि.**  
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