

# INTEREST RATE

Effective From 2079/08/01

## DEPOSIT

| S.N. | PRODUCT                               | INTEREST RATE (PER ANNUM) | PAYMENT ON      | MINIMUM BALANCE |
|------|---------------------------------------|---------------------------|-----------------|-----------------|
| 1    | Normal Saving                         | 7.85%                     | Quarterly Basis | Rs. 500         |
| 2    | Muktinath Premium Bachat              | 7.85%                     | Quarterly Basis | Rs. 1,000       |
| 3    | Muktinath Aashirwad Bachat (Gold)     | 9.85%                     | Quarterly Basis | Rs. 50,000      |
| 4    | Muktinath Aashirwad Bachat (Platinum) | 9.85%                     | Quarterly Basis | Rs. 1,00,000    |
| 5    | Muktinath Sarvotkrishtha Bachat Khata | 9.35%                     | Monthly Basis   | Rs. 10,000      |
| 6    | Muktinath Super Premium Bachat        | 7.85%                     | Quarterly Basis | Rs. 5,000       |
| 7    | Muktinath Sambriddhi Bachat Khata     | 7.85%                     | Monthly Basis   | Rs. 100         |
| 8    | Muktinath Utkrishta Bachat Khata      | 8.20%                     | Monthly Basis   | Rs. 10,000      |
| 9    | Aatmanirbhar Bachat Khata             | 7.85%                     | Quarterly Basis | -               |
| 10   | Current Account                       |                           | -               | Rs. 5,000       |
| 11   | Current Account Other                 |                           | -               | Rs. 1000        |
| 12   | Mahila Pewa Bachat                    | 7.85%                     | Quarterly Basis | Rs. 500         |
| 13   | Sunaulo Bal Shichha Bachat            | 7.85%                     | Quarterly Basis | -               |
| 14   | Baidesik Rojgar Bachat                | 7.85%                     | Quarterly Basis | Rs. 500         |
| 15   | Micro Personal Saving                 | 7.85%                     | Quarterly Basis | Rs. 100         |
| 16   | Other Micro Savings                   | 7.85%                     | Quarterly Basis | Rs. 100         |
| 17   | Karmachari Bachat                     | 7.85%                     | Quarterly Basis | -               |
| 18   | Sharedhani Bachat Khata               | 7.85%                     | Quarterly Basis | Rs. 100         |
| 19   | Beema Bachat                          | 7.85%                     | Quarterly Basis | Rs. 100         |
| 20   | Provident Fund Account                | 7.85%                     | Quarterly Basis | -               |
| 21   | Samajik Surakchha Bhatta Khata        | 7.85%                     | Quarterly Basis | -               |
| 22   | Sajilo Bachat                         | 7.85%                     | Quarterly Basis | -               |
| 23   | Mero Pahilo Bachat Khata              | 7.85%                     | Quarterly Basis | -               |
| 24   | Muktinath PMS Khata                   | 7.85%                     | Quarterly Basis | -               |
| 25   | Jeevan Baradan Khata                  | 7.85%                     | Monthly Basis   | Rs. 5,000       |
| 26   | Muktinath Myadi Bachat Khata          | 8.85%                     | Quarterly Basis | -               |
| 27   | Muktinath Krishak Bachat Khata        | 8.20%                     | Monthly Basis   | Rs. 100         |
| 28   | Byaktigat Upalabdh Khata              | 7.85%                     | Quarterly Basis | -               |
| 29   | Sansthatag Upalabdh Khata             | As per NRB Directive      | Quarterly Basis | -               |
| 30   | FCY Deposit (\$,£,€, AUD)*            | Up to 4.00%               | Quarterly Basis | 10              |
| 31   | Call Deposit Account                  | As per NRB Directive      | Quarterly Basis | -               |

## FIXED DEPOSIT

| S.N. | PRODUCT  | INTEREST RATE (PER ANNUM) | PAYMENT ON        | MINIMUM BALANCE                 |
|------|--|---------------------------|-------------------|---------------------------------|
| 1    | <b>Individual</b>                                      |                           |                   |                                 |
|      | 3 Months to 5 Years                                    | 12.85%                    | Monthly/Quarterly | Rs. 5,000                       |
|      | 5 Years and above                                      | Negotiable                | Monthly/Quarterly | Rs. 5,000                       |
|      | Muktinath Utkrishta Muddati Offer (1 to 2 Years)       | 12.85%                    | Monthly Basis     | Rs. 500,000                     |
|      | Muktinath Remittance Fixed Deposit (up to 1 Year Only) | 13.85%                    | Monthly/Quarterly | Rs. 5,000                       |
|      | Muktinath Pension Scheme                               | 12.85%                    | Monthly/Quarterly | Rs. 50                          |
|      | Recurring Deposit (up to 5 Years Only)                 | 12.85%                    | Quarterly Basis   | Min. Rs. 500 to Max. Rs. 20,000 |
| 2    | <b>Institutional*</b>                                  |                           |                   |                                 |
|      | 3 Months to 5 Years                                    | 10.85%                    | Monthly/Quarterly | Rs. 5,000                       |
|      | 5 Years and above                                      | Negotiable                | Monthly/Quarterly | Rs. 5,000                       |
| 3    | Akshaya Kosh   | Negotiable                | Monthly/Quarterly | Rs. 5,000                       |

Note: 1. Additional 0.50% interest rate can be provided for institutional FD (on bidding basis only).

## LOAN & ADVANCE

### A. Loan with Floating Interest Rates:

| S.N. | Loan and Advance Products                 | Floating Interest Band                                  |
|------|---|---|
| 1    | Business Loan                             | Base Rate + Premium up to 7.00%                         |
| 2    | Agriculture Loan                          | Base Rate + Premium up to 7.00%                         |
| 3    | Home Loan (new construction & purchase)   | Base Rate + Premium up to 7.00%                         |
| 4    | Home Equity Loan                          | Base Rate + Premium up to 7.00%                         |
| 5    | Auto Loan                                 | Base Rate + Premium up to 7.00%                         |
| 6    | Hire Purchase Loan(new)                   | Base Rate + Premium up to 7.00%                         |
| 7    | Hire Purchase Loan(old)                   | Base Rate + Premium up to 7.00%                         |
| 8    | Real Estate Loan                          | Base Rate + Premium up to 7.00%                         |
| 9    | Personal Loan                             | Base Rate + Premium up to 7.00%                         |
| 10   | Share Loan                                | Base Rate + Premium up to 7.00%                         |
| 11   | Mortgage Loan                             | Base Rate + Premium up to 7.00%                         |
| 12   | Professional Loan                         | Base Rate + Premium up to 7.00%                         |
| 13   | Muktinath Sulav Byawasaya Karja           | Base Rate + Premium up to 7.00%                         |
| 14   | Consumer Loan                             | Base Rate + Premium up to 7.00%                         |
| 15   | Gold Loan                                 | Base Rate + Premium up to 7.00%                         |
| 16   | Other Loans                               | Base Rate + Premium up to 7.00%                         |
| 17   | Small & Micro Credit (Retail)             | Base Rate + Premium up to 7.00%                         |
| 18   | Small & Micro Credit (Wholesale)          | Base Rate + Premium up to 7.00%                         |
| 19   | 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                          | Interest Rates Per Annum |
| 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>B.2 For Inclusive Banking Individual Term Loan:</b> |                                  | Base Rate of immediate previous month | Up to 17.00%             |
| Base Rate as of Ashwin, 2079                           |                                  | 12.42%                                |                          |

### 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 forced loan may vary with risk premium from the published rate.
- Interest rate in consortium financing shall be as decided by consortium.
- Interest rate in NPA accounts may vary from the published rate.
- Penal interest of plus 2.00% per annum will be applied on overdue amount.



मुक्तिनाथ विकास बैंक लि.

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