

INTEREST RATE

Effective from 2079/02/01

DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	7.00%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	7.00%	Quarterly Basis	Rs. 1,000
3	Muktinath Sarvotkrishta Bachat Khata	9.00%	Monthly Basis	Rs. 10,000
4	Muktinath Super Premium Bachat	7.00%	Quarterly Basis	Rs. 5,000
5	Muktinath Sambriddhi Bachat Khata	7.00%	Monthly Basis	Rs. 100
6	Muktinath Utkrishta Bachat Khata	7.35%	Monthly Basis	Rs. 10,000
7	Aatmanirbhar Bachat Khata	7.00%	Quarterly Basis	-
8	Current Account	-	-	Rs. 5,000
9	Current Account Other	-	-	Rs. 1,000
10	Mahila Pewa Bachat	7.00%	Quarterly Basis	Rs. 500
11	Sunaulo Bal Shichha Bachat	7.00%	Quarterly Basis	-
12	Baidesik Rojgar Bachat	7.00%	Quarterly Basis	Rs. 500
13	Micro Personal Saving	7.00%	Quarterly Basis	Rs. 100
14	Other Micro Savings	7.00%	Quarterly Basis	Rs. 100
15	Karmachari Bachat	7.00%	Quarterly Basis	-
16	Sharedhani Bachat Khata	7.00%	Quarterly Basis	Rs. 100
17	Beema Bachat	7.00%	Quarterly Basis	Rs. 100
18	Provident Fund Account	7.00%	Quarterly Basis	-
19	Samajik Surakchha Bhatta Khata	7.00%	Quarterly Basis	-
20	Sajilo Bachat	7.00%	Quarterly Basis	-
21	Mero Pahilo Bachat Khata	7.00%	Quarterly Basis	-
22	Muktinath PMS Khata	7.00%	Quarterly Basis	-
23	Jeevan Bardaan Khata	7.00%	Monthly Basis	Rs. 5,000
24	Muktinath Myadi Bachat Khata	8.00%	Quarterly Basis	-
25	Muktinath Krishak Bachat Khata	7.35%	Monthly Basis	Rs. 100
26	Byaktigat Upalabdhi Khata	7.00%	Quarterly Basis	-
27	Sansthatagat Upalabdhi Khata	As per NRB Directive	Quarterly Basis	-
28	FCY Deposit (\$,£,€, AUD)	1.50%	Quarterly Basis	10
29	Call Deposit Account	As per NRB Directive	Quarterly Basis	-

FIXED DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Individual			
	3 Months and above*	12.00%	Monthly/Quarterly	Rs. 5,000
	Muktinath Remittance Fixed Deposit (3 Months and above)*	13.00%	Monthly/Quarterly	Rs. 5,000
	Muktinath Pension Scheme	12.00%	Monthly/Quarterly	Rs. 50
	Recurring Deposit	12.00%	Quarterly	Rs. 100
2	Institutional			
	3 Months and above*	11.00%	Monthly/Quarterly	Rs. 5,000
3	Akshaya Kosh	Negotiable	Monthly/Quarterly	Rs. 5,000

*The maturity period of FD should not exceed more than 15 years.

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 Rates 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 as of Chaitra, 2078		10.44%	

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.

"नेपाल राष्ट्र बैंकबाट 'ख' श्रेणीको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



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