

INTEREST RATE

Effective From 2077/09/01

DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	3.50%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	3.50%	Quarterly Basis	Rs. 1,000
3	Muktinath Special Premium Bachat	3.75%	Quarterly Basis	Rs. 2,000
4	Muktinath Super Premium Bachat	5.50%	Quarterly Basis	Rs. 5,000
5	Current Account	-	-	Rs. 5,000
6	Current Account Other	-	-	Rs. 1,000
7	Mahila Pewa Bachat	4.00%	Quarterly Basis	Rs. 500
8	Sunaulo Bal Shichha Bachat	3.50%	Quarterly Basis	-
9	Baidesik Rojgar Bachat	4.00%	Quarterly Basis	Rs. 500
10	Micro Personal Saving	3.50%	Quarterly Basis	Rs. 100
11	Other Micro Savings	3.50%	Quarterly Basis	Rs. 100
12	Karmachari Bachat	4.00%	Quarterly Basis	-
13	Sharedhani Bachat Khata	3.50%	Quarterly Basis	Rs. 100
14	Beema Bachat	3.50%	Quarterly Basis	Rs. 100
15	Provident Fund Account	3.50%	Quarterly Basis	-
16	Samajik Surakhha Bhatta Khata	3.50%	Quarterly Basis	-
17	Aatmanirbhar Bachat Khata	3.50%	Quarterly Basis	-
18	Sajilo Bachat	3.50%	Quarterly Basis	-
19	Mero Pahilo Bachat Khata	3.50%	Quarterly Basis	-
20	Muktinath PMS Khata	3.50%	Quarterly Basis	-
21	Jeevan Bardaan Khata	4.00%	Monthly Basis	Rs. 5,000
22	Jeevan Bardaan Plus Khata	4.00%	Monthly Basis	Rs. 5,000
23	Jeevan Bardaan Premium Khata	4.00%	Monthly Basis	Rs. 5,000
24	Byaktigat Upalabdh Khata	3.50%	Quarterly Basis	-
25	Sansthatagat Upalabdh Khata	Up to 1.75%	Quarterly Basis	-
26	FCY Deposit (\$,£,€, AUD)	Up to 1.50%	Quarterly Basis	10
27	Call Deposit Account	Up to 1.75%	Quarterly Basis	-

FIXED DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Individual			
	3 Months to below 1 Year	7.00%	Monthly/Quarterly	Rs. 5,000
	1 Year to 2 Years	8.00%	Monthly/Quarterly	Rs. 5,000
	3 Years to 5 Years	8.25%	Monthly/Quarterly	Rs. 5,000
	6 Years to 10 Years	8.50%	Monthly/Quarterly	Rs. 5,000
2	Institutional			
	3 Months to below 1 Year	7.00%	Monthly/Quarterly	Rs. 5,000
	1 Year to 2 Years	7.75%	Monthly/Quarterly	Rs. 5,000
	3 Years to 5 Years	8.00%	Monthly/Quarterly	Rs. 5,000
	6 Years to 10 Years	8.25%	Monthly/Quarterly	Rs. 5,000
3	Muktinath Pension Scheme	8.50%	Monthly/Quarterly	Rs. 50
4	Recurring Deposit	7.00% to 8.50%	Monthly/Quarterly	Rs. 500

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 4.50%
2	Agriculture Loan	Base Rate + Premium up to 4.50%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 4.50%
4	Home Equity Loan	Base Rate + Premium up to 4.50%
5	Auto Loan	Base Rate + Premium up to 5.00%
6	Hire Purchase Loan(new)	Base Rate + Premium up to 5.00%
7	Hire Purchase Loan(old)	Base Rate + Premium up to 5.00%
8	Real Estate Loan	Base Rate + Premium up to 5.00%
9	Personal Loan	Base Rate + Premium up to 5.00%
10	Share Loan	Base Rate + Premium up to 4.50%
11	Mortgage Loan	Base Rate + Premium up to 5.00%
12	Professional Loan	Base Rate + Premium up to 4.50%
13	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 4.50%
14	Consumer Loan	Base Rate + Premium up to 5.00%
15	Gold Loan	Base Rate + Premium up to 4.50%
16	Other Loans	Base Rate + Premium up to 5.00%
17	Small & Micro Credit (Retail)	Base Rate + Premium up to 5.50%
18	Small & Micro Credit (Wholesale)	Base Rate + Premium up to 2.00%
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 (As per NRB Unified Directive 15/077, clause number 14).

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 14.00%
2	More than 5 Years up to 10 Years		Up to 14.25%
3	More than 10 Years		Up to 14.50%
B.2 For Micro Finance 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 14.50%
2	More than 5 Years up to 10 Years		Up to 14.75%
3	More than 10 Years		Up to 15.00%
Base Rate as of Kartik, 2077		9.06%	

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.

"नेपाल राष्ट्र बैकबाट "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), Toll Free No.: 16600149999, Fax No. 01-4168684
E-mail: info@muktinathbank.com.np, Web: www.muktinathbank.com.np



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