

INTEREST RATE

Interest Rate Effective From 2077/06/01

DEPOSIT

S. N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	4.00%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	4.50%	Quarterly Basis	Rs. 1,000
3	Muktinath Special Premium Bachat	4.50%	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	4.50%	Quarterly Basis	Rs. 500
8	Sunaulo Bal Shichha Bachat	4.50%	Quarterly Basis	-
9	Baidesik Rojgar Bachat	4.50%	Quarterly Basis	Rs. 500
10	Micro Personal Saving	4.50%	Quarterly Basis	Rs. 100
11	Other Micro Savings	4.50%	Quarterly Basis	Rs. 100
12	Karmachari Bachat	4.50%	Quarterly Basis	-
13	Sharedhani Bhachat Khata	4.50%	Quarterly Basis	Rs. 100
14	Beema Bachat	4.50%	Quarterly Basis	Rs. 100
15	Providend Fund Account	4.50%	Quarterly Basis	-
16	Samajik Surakchha Bhatta Khata	4.50%	Quarterly Basis	-
17	Aatmanirbhar Bachat Khata	4.50%	Quarterly Basis	-
18	Sajilo Bachat	4.50%	Quarterly Basis	-
19	Mero Pahilo Bachat Khata	4.50%	Quarterly Basis	-
20	Muktinath PMS Khata	4.50%	Quarterly Basis	Rs. 100
21	Jeevan Bardaan Bachat Khata	4.75%	Monthly Basis	Rs. 10,000
22	Jeevan Bardaan Plus Bachat Khata	4.75%	Monthly Basis	Rs. 10,000
23	Jeevan Bardaan Premium Bachat Khata	4.75%	Monthly Basis	Rs. 20,000
24	Byaktigat Upalabdh Khata	4.50%	Quarterly Basis	
25	Sansthatagat Upalabdh Khata	Up to 2.00%	Quarterly Basis	
26	FCY Deposit (\$,£,€)	Up to 1.50%	Quarterly Basis	10
27	Call Deposit Account	Up to 2.00%	Quarterly Basis	-

FIXED DEPOSIT

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
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
3	Muktinath Pension Scheme	10.00%	Quarterly	Rs. 50
	Recurring Deposit	7.00% to 10.00%	Quarterly	Rs. 500

LOAN & ADVANCE

S. N.	PRODUCT	PREMIUM % 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

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

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



मुक्तिनाथ विकास बैंक लि.

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ