

## INTEREST RATE

Interest Rate Effective From 2077/05/15

### DEPOSIT

S. N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	4.50%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	5.00%	Quarterly Basis	Rs. 1,000
3	Muktinath Special Premium Bachat	5.00%	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	5.00%	Quarterly Basis	Rs. 500
8	Sunaulo Bal Shichha Bachat	5.00%	Quarterly Basis	-
9	Baidesik Rojgar Bachat	5.00%	Quarterly Basis	Rs. 500
10	Micro Personal Saving	5.00%	Quarterly Basis	Rs. 100
11	Other Micro Savings	5.00%	Quarterly Basis	Rs. 100
12	Karmachari Bachat	5.00%	Quarterly Basis	-
13	Sharedhani Bhachat Khata	5.00%	Quarterly Basis	Rs. 100
14	Beema Bachat	5.00%	Quarterly Basis	Rs. 100
15	Providend Fund Account	5.00%	Quarterly Basis	-
16	Samajik Surakchha Bhatta Khata	5.00%	Quarterly Basis	-
17	Aatmanirbhar Bachat Khata	5.00%	Quarterly Basis	-
18	Sajilo Bachat	5.00%	Quarterly Basis	-
19	Mero Pahilo Bachat Khata	5.00%	Quarterly Basis	-
20	Muktinath PMS Khata	5.00%	Quarterly Basis	Rs. 100
21	Staff Saving Account	5.50%	Monthly Basis	-
22	Jeevan Bardaan Bachat Khata	5.25%	Monthly Basis	Rs. 10,000
23	Jeevan Bardaan Plus Bachat Khata	5.25%	Monthly Basis	Rs. 10,000
24	Jeevan Bardaan Premium Bachat Khata	5.25%	Monthly Basis	Rs. 20,000
25	Byaktigat Upalabdh Khata	5.00%	Quarterly Basis	-
26	Sansthatagat Upalabdh Khata	Up to 4.50%	Quarterly Basis	-
26	FCY Deposit (\$,£,€)	Up to 1.50%	Quarterly Basis	10
27	Call Deposit Account	Up to 4.50%	Quarterly Basis	-

### FIXED DEPOSIT

S. N.	PRODUCT	INTEREST RATE (PER ANNUM)*	PAYMENT ON	MINIMUM BALANCE
1	a. Individual (for New)			
	3 Months to Below 1 Year	8.00%	Monthly/Quarterly	Rs. 5,000
	1 Year to 5 Years	8.50%	Monthly/Quarterly	Rs. 5,000
	b. Individual (for Renew)			
	3 Months to Below 1 Year	8.50%	Monthly/Quarterly	Rs. 5,000
	1 Year to 5 Years	8.50%	Monthly/Quarterly	Rs. 5,000
2	a. Institutional (for New)			
	3 Months to Below 1 Year	6.50%	Monthly/Quarterly	Rs. 5,000
	1 Year to 5 Years	7.00%	Monthly/Quarterly	Rs. 5,000
	b. Institutional (for Renew)			
	3 Months to Below 1 Year	7.00%	Monthly/Quarterly	Rs. 5,000
	1 Year to 5 Years	7.50%	Monthly/Quarterly	Rs. 5,000
3	Muktinath Pension Scheme	8.50%	Monthly/Quarterly	Rs. 50
4	Recurring Deposit	7.50% to 8.50%	Monthly/Quarterly	Rs. 500

### LOAN & ADVANCE

S. N.	PRODUCT	PREMIUM % P.A.*
1	Business Loan	up to 7.20 %
2	Agriculture Loan	up to 6.70 %
3	Home Loan (new construction & purchase)	up to 6.70 %
4	Home Loan (other)	up to 6.70 %
5	Auto Loan	up to 6.70 %
6	Hirepurchase Loan (new)	up to 7.20 %
7	Hirepurchase Loan (old)	up to 7.20 %
8	Real Estate Loan	up to 5.70 %
9	Personal Loan	up to 7.70 %
10	Share Loan	up to 5.20 %
11	Muktinath Sulav Byawasaya Karja	up to 4.20 %
12	Consumer Loan	up to 6.70 %
13	Gold Loan	up to 5.70 %
14	Micro Credit (retail)	up to 7.20 %
15	Micro Credit (wholesale)	up to 3.70 %
16	Loan Against Fixed Deposit (upto 90.00 %)	Coupon Rate Plus 2.00 % or Base Rate whichever is higher
Base Rate as of Shrawan 2077		9.78%

\*Conditions Apply

### 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 बैंकबाट "ख" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



## मुक्तिनाथ विकास बैंक लि.

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ