

INTEREST RATE

Effective From 2081/05/01

SAVING DEPOSITS

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	3.05%	Quarterly Basis	500.00
2	Mahila Pewa Bachat	3.05%	Quarterly Basis	500.00
3	Sunaulo Bal Shikshya Bachat	3.05%	Quarterly Basis	-
4	Karmachari Bachat Khata	3.05%	Quarterly Basis	-
5	Muktinath PMS Khata	3.05%	Quarterly Basis	-
6	Samajik Surakshya Bhatta Khata	3.05%	Quarterly Basis	-
7	Muktinath Sajilo Bachat Khata	3.05%	Quarterly Basis	-
8	Muktinath Sambriddhi Bachat Khata	3.05%	Quarterly Basis	100.00
9	Muktinath Premium Bachat	3.05%	Quarterly Basis	1,000.00
10	Muktinath Utkrishta Premium Bachat Khata	3.05%	Quarterly Basis	5,000.00
11	Provident Fund Account**	3.05%	Quarterly Basis	-
12	Muktinath Krishak Bachat Khata	3.40%	Monthly Basis	100.00
13	Muktinath Myadi Bachat Khata**	4.05%	Quarterly Basis	-
14	Sharedhani Bachat Khata	4.05%	Quarterly Basis	100.00
15	Muktinath Karmachari Surakshya Bachat Khata**	4.05%	Quarterly Basis	1,000.00
16	Muktinath Sarvotkrishta Bachat Khata	4.55%	Monthly Basis	10,000.00
17	Muktinath Aashirwad Bachat (Gold)	5.05%	Quarterly Basis	50,000.00
18	Muktinath Aashirwad Bachat (Platinum)**	5.05%	Quarterly Basis	100,000.00
19	Muktinath Sambriddhi Remit IPO Bachat Khata	6.05%	Monthly Basis	100.00
20	FCY Deposit (\$, £, €, and AUD)***	Up to 3.05%	Quarterly Basis	10.00

CALL/ CURRENT DEPOSITS

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Current Account	-	-	Rs. 5,000
2	Call Deposit Account	Up to 1.52%	Quarterly Basis	-

FIXED DEPOSITS

S.N.	TENURE	INDIVIDUAL	INSTITUTIONAL	PAYMENT FREQUENCY	MINIMUM BALANCE
1	6 Months	5.10%	4.10%	Quarterly Basis*	
2	9 Months to below 1 Year	5.20%	4.25%		
3	1 Year to 2 Year	6.05%	5.50%		
4	Above 2 Years to 10 Years	6.75%	5.75%		
5	Muktinath Remittance Fixed Deposit (Up to 2 Years Only)	+1% as per the tenure	-	Quarterly Basis	Rs. 5,000
6	Recurring Deposit (up to 5 Years Only)	6.75%	-	Quarterly Basis*	Min. Rs. 500 to Max. Rs. 20,000
7	Muktinath Pension Scheme	6.75%	-	Quarterly Basis	Rs. 50
8	Akshaya Kosh	Negotiable	-	Monthly/Quarterly	Rs. 5,000

Note:

- * Monthly Interest rate on fixed deposit shall be paid as per the Banks' decision.
- ** For Existing Customers Only.
- *** The interest rate on account opened for USD pre-paid card shall be zero percentage.

LOAN & ADVANCES

A. Loan with Floating Interest Rates Per Annum:

S.N.	Loan and Advance Products	Floating Interest Band
1	Business Loan	Base Rate + Premium up to 4.00%
2	Agriculture Loan	Base Rate + Premium up to 2.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 4.00%
4	Auto Loan	Base Rate + Premium up to 4.00%
5	Hire Purchase Loan(new)	Base Rate + Premium up to 4.00%
6	Real Estate Loan	Base Rate + Premium up to 4.00%
7	Personal Loan	Base Rate + Premium up to 4.00%
8	Share Loan	Base Rate + Premium up to 4.00%
9	Mortgage Loan	Base Rate + Premium up to 4.00%
10	Professional Loan	Base Rate + Premium up to 4.00%
11	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 4.00%
12	Consumer Loan	Base Rate + Premium up to 4.00%
13	Gold Loan	Base Rate + Premium up to 4.00%
14	Other Loans	Base Rate + Premium up to 4.00%
15	All Small & Micro Credit Products	Base Rate + Premium up to 4.00%
16	Wholesale Loan to MFIs	Base Rate + Premium up to 2.00%
17	Wholesale Loan others	Base Rate + Premium up to 4.00%
18	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	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 of Ashad, 2081		8.78%	
3 Months' Average Base Rate for Ashad, 2081		9.09%	

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 force loan may vary with risk premium from the published rate.
- Interest rate in consortium financing shall be as decided by the consortium.
- Penal interest of plus 2.00% per annum will be applied on overdue amount.
- Bank shall comply applicable NRB circular/regulation while determining interest rate on Loan Products.

"नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



मुक्तिनाथ विकास बैंक लि.
MUKTINATH BIKAS BANK LTD.



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