

INTEREST RATE

Effective From 2080/11/01

SAVING DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Sajilo Bachat	3.50%	Quarterly Basis	-
2	Mero Pahilo Bachat Khata	3.50%	Quarterly Basis	-
3	Sunaulo Bal Shikshya Bachat	3.50%	Quarterly Basis	-
4	Karmachari Bachat Khata	3.50%	Quarterly Basis	-
5	Muktinath PMS Khata	3.50%	Quarterly Basis	-
6	Muktinath Myadi Bachat Khata	4.50%	Quarterly Basis	-
7	Muktinath Sambriddhi Bachat Khata	3.50%	Monthly Basis	100
8	Muktinath Krishak Bachat Khata	3.85%	Monthly Basis	100
9	Sharedhani Bachat Khata	4.50%	Quarterly Basis	100
10	Muktinath Sambriddhi Remit IPO Bachat Khata	6.50%	Monthly Basis	100
11	Normal Saving	3.50%	Quarterly Basis	500
12	Mahila Pewa Bachat	3.50%	Quarterly Basis	500
13	Muktinath Premium Bachat	3.50%	Quarterly Basis	1,000
14	Muktinath Karmachari Surakshya Bachat Khata	4.50%	Quarterly Basis	1,000
15	Muktinath Super Premium Bachat	3.50%	Quarterly Basis	5,000
16	Muktinath Sarvotkrishtha Bachat Khata	5.00%	Monthly Basis	10,000
17	Muktinath Aashirwad Bachat (Gold)	5.50%	Quarterly Basis	50,000
18	Muktinath Aashirwad Bachat (Platinum)	5.50%	Quarterly Basis	100,000
19	All other saving products	3.50%	Quarterly Basis	
20	FCY Deposit (\$, £, €, and AUD)*	Up to 3.50%	Quarterly Basis	10

CALL/ CURRENT DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Current Account	-	-	Rs. 5,000
2	Call Deposit Account	Up to 1.75%	Quarterly Basis	-
3	Sansthatagat Upalabdhi Khata	Up to 1.75%	Quarterly Basis	-

FIXED DEPOSIT

S.N.	Period	INDIVIDUAL INTEREST RATE	INSTITUTIONAL INTEREST RATE	MINIMUM BALANCE	PAYMENT FREQUENCY
1	3 Months	6.50%	-	Rs.5000	Quarterly
2	6 Months	6.75%	6.00%		Quarterly*
3	9 Months to below 1 Year	7.25%	6.20%		Quarterly*
4	1 Year to 2 Year	8.00%	6.40%		Quarterly*
5	Above 2 Years to 10 Years	8.40%	6.40%		Quarterly*
6	Muktinath Remittance Fixed Deposit (Up to 2 Yrs Only)	9.40%	-		Quarterly*
7	Akshaya Kosh	-	Negotiable		Monthly/ Quarterly
8	Muktinath Pension Scheme	8.40%	-	Rs. 50	Quarterly
9	Recurring Deposit (up to 5 Years Only)	8.40%	-	Min. Rs. 500 to Max. Rs. 20,000	Quarterly

- *Note:
1. Additional 0.50% interest rate can be provided for institutional FD (on bidding basis only).
2. Monthly Interest rate on fixed deposit shall be paid as per the banks' decision.

LOAN & ADVANCE

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 4.50%
2	Agriculture Loan	Base Rate + Premium up to 2.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 4.50%
4	Auto Loan	Base Rate + Premium up to 4.50%
5	Hire Purchase Loan(new)	Base Rate + Premium up to 4.50%
6	Real Estate Loan	Base Rate + Premium up to 4.50%
7	Personal Loan	Base Rate + Premium up to 4.50%
8	Share Loan	Base Rate + Premium up to 4.50%
9	Mortgage Loan	Base Rate + Premium up to 4.50%
10	Professional Loan	Base Rate + Premium up to 4.50%
11	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 4.50%
12	Consumer Loan	Base Rate + Premium up to 4.50%
13	Gold Loan	Base Rate + Premium up to 4.50%
14	Other Loans	Base Rate + Premium up to 4.50%
15	All Small & Micro Credit Products	Base Rate + Premium up to 5.50%
16	Wholesale Loan to MFIs	Base Rate + Premium up to 2.00%
17	Wholesale Loan others	Base Rate + Premium up to 4.50%
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 Poush, 2080		10.73%	
3 Months' Average Base Rate for Poush, 2080		10.98%	

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 बैकबाट "ब" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



मुक्तिनाथ विकास बैंक लि.

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