

# INTEREST RATE

Effective From 2080/07/01

## SAVING DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	5.25%	Quarterly Basis	Rs. 500
2	Muktinath Aashirwad Bachat (Gold)	7.25%	Quarterly Basis	Rs. 50,000
3	Muktinath Aashirwad Bachat (Platinum)	7.25%	Quarterly Basis	Rs. 1,00,000
4	Muktinath Premium Bachat	5.25%	Quarterly Basis	Rs. 1,000
5	Muktinath Super Premium Bachat	5.25%	Quarterly Basis	Rs. 5,000
6	Karmachari Bachat Khata	5.25%	Quarterly Basis	-
7	Muktinath Karmachari Surakshya Bachat Khata	6.25%	Quarterly Basis	Rs. 1,000
8	Provident Fund Account	5.25%	Quarterly Basis	-
9	Mahila Pewa Bachat	5.25%	Quarterly Basis	Rs. 500
10	Sunaulo Bal Shikshya Bachat	5.25%	Quarterly Basis	-
11	Baidesik Rojgar Bachat	5.25%	Quarterly Basis	Rs. 500
12	Muktinath Myadi Bachat Khata	6.25%	Quarterly Basis	-
13	Muktinath Sarvotkrishtha Bachat Khata	6.75%	Monthly Basis	Rs. 10,000
14	Sharedhani Bachat Khata	6.25%	Quarterly Basis	Rs. 100
15	Beema Bachat	5.25%	Quarterly Basis	Rs. 100
16	Samajik Surakshya Bhatta Khata	5.25%	Quarterly Basis	-
17	Aatmanirbhar Bachat Khata	5.25%	Quarterly Basis	-
18	Sajilo Bachat	5.25%	Quarterly Basis	-
19	Mero Pahilo Bachat Khata	5.25%	Quarterly Basis	-
20	Jeevan Baradan Khata	5.25%	Monthly Basis	Rs. 5,000
21	Muktinath Krishak Bachat Khata	5.60%	Monthly Basis	Rs. 100
22	Byaktigat Upalabdhi Khata	5.25%	Quarterly Basis	-
23	Muktinath PMS Khata	5.25%	Quarterly Basis	-
24	Muktinath Sambriddhi Bachat Khata	5.25%	Monthly Basis	Rs. 100
25	Muktinath Sambriddhi Remit IPO Bachat Khata	8.25%	Monthly Basis	Rs. 100
26	Micro Personal Saving	5.25%	Quarterly Basis	Rs. 100
27	Other Micro Savings	5.25%	Quarterly Basis	Rs. 100
28	FCY Deposit (\$, £, €, and AUD)*	Up to 4.00%	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	As per NRB Directive	Quarterly Basis	-
3	Sansthatagat Upalabdhi Khata	As per NRB Directive	Quarterly Basis	-

## FIXED DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Individual			
	3 Months to Below 1 Year	10.15%	Monthly/Quarterly	Rs. 5,000
	1 Year to 10 Years	10.25%	Monthly/Quarterly	Rs. 5,000
	Muktinath Remittance Fixed Deposit (up to 2 Years Only)	11.25%	Monthly/Quarterly	Rs. 5,000
	Muktinath Pension Scheme	10.25%	Monthly/Quarterly	Rs. 50
	Recurring Deposit (up to 5 Years Only)	10.25%	Quarterly Basis	Min. Rs. 500 to Max. Rs. 20,000
2	Institutional*			
	6 Months to Below 1 Year	8.15%	Monthly/Quarterly	Rs. 5,000
	1 Year to 10 Years	8.25%	Monthly/Quarterly	Rs. 5,000
3	Akshaya Kosh	Negotiable	Monthly/Quarterly	Rs. 5,000

\*Note:

1. Additional 0.50% interest rate can be provided for institutional FD (on bidding basis only).

## 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 6.00%
2	Agriculture Loan	Base Rate + Premium up to 2.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 6.00%
4	Auto Loan	Base Rate + Premium up to 6.00%
5	Hire Purchase Loan(new)	Base Rate + Premium up to 6.00%
6	Real Estate Loan	Base Rate + Premium up to 6.00%
7	Personal Loan	Base Rate + Premium up to 6.00%
8	Share Loan	Base Rate + Premium up to 6.00%
9	Mortgage Loan	Base Rate + Premium up to 6.00%
10	Professional Loan	Base Rate + Premium up to 6.00%
11	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 6.00%
12	Consumer Loan	Base Rate + Premium up to 6.00%
13	Gold Loan	Base Rate + Premium up to 6.00%
14	Other Loans	Base Rate + Premium up to 6.00%
15	All Small & Micro Credit Products	Base Rate + Premium up to 6.00%
16	Wholesale Loan to MFIs	Base Rate + Premium up to 2.00%
17	Wholesale Loan others	Base Rate + Premium up to 6.00%
18	Loan Against Fixed Deposit (up-to 90.00%)	Coupon rate plus 2.00% or base rate whichever is higher

नोट: बैकले कर्जाको व्याजदर लागू गर्दा नेपाल राष्ट्र बैकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।

### 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 Bhadra, 2080		11.55%	
3 Months' Average Base Rate for Bhadra, 2080		11.52%	

### 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.

"नेपाल राष्ट्र बैकबाट "ब" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैक"



**मुक्तिनाथ विकास बैक लि.**

**MUKTINATH BIKAS BANK LTD.**

Central Office: Hattisar, Kathmandu, Tel.: 01-4546136, 4537324

Toll Free No.: 16600149999, E-mail: info@muktinathbank.com.np

Web: www.muktinathbank.com.np

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