

INTEREST RATE

Effective From 2080/10/01

SAVING 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	4.00%	Quarterly Basis	Rs. 1,000
3	Muktinath Super Premium Bachat	4.00%	Quarterly Basis	Rs. 5,000
4	Provident Fund Account	4.00%	Quarterly Basis	-
5	Mahila Pewa Bachat	4.00%	Quarterly Basis	Rs. 500
6	Sunaulo Bal Shikshya Bachat	4.00%	Quarterly Basis	-
7	Baidesik Rojgar Bachat	4.00%	Quarterly Basis	Rs. 500
8	Karmachari Bachat Khata	4.00%	Quarterly Basis	-
9	Muktinath Karmachari Surakshya Bachat Khata	5.00%	Quarterly Basis	Rs. 1,000
10	Beema Bachat	4.00%	Quarterly Basis	Rs. 100
11	Samajik Surakshya Bhatta Khata	4.00%	Quarterly Basis	-
12	Aatmanirbhar Bachat Khata	4.00%	Quarterly Basis	-
13	Sajilo Bachat	4.00%	Quarterly Basis	-
14	Mero Pahilo Bachat Khata	4.00%	Quarterly Basis	-
15	Jeevan Baradan Khata	4.00%	Monthly Basis	Rs. 5,000
16	Byaktigat Upalabdh Khata	4.00%	Quarterly Basis	-
17	Muktinath PMS Khata	4.00%	Quarterly Basis	-
18	Muktinath Sambriddhi Bachat Khata	4.00%	Monthly Basis	Rs. 100
19	Micro Personal Saving	4.00%	Quarterly Basis	Rs. 100
20	Other Micro Savings	4.00%	Quarterly Basis	Rs. 100
21	Muktinath Krishak Bachat Khata	4.35%	Monthly Basis	Rs. 100
22	Muktinath Myadi Bachat Khata	5.00%	Quarterly Basis	-
23	Sharedhani Bachat Khata	5.00%	Quarterly Basis	Rs. 100
24	Muktinath Sarvotkrishtha Bachat Khata	5.50%	Monthly Basis	Rs. 10,000
25	Muktinath Aashirwad Bachat (Gold)	6.00%	Quarterly Basis	Rs. 50,000
26	Muktinath Aashirwad Bachat (Platinum)	6.00%	Quarterly Basis	Rs. 1,00,000
27	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 2.00%	Quarterly Basis	-
3	Sansthatagat Upalabdh Khata		Quarterly Basis	-

FIXED DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
a.	Individual			
1	3 Months	8.00%	Quarterly Basis*	Rs. 5,000
2	6 Months	8.20%		
3	9 Months to below 1 Year	8.40%		
4	1 Year to 2 Years	8.80%		
5	Above 2 Years to 10 Years	9.00%		
6	Muktinath Pension Scheme	9.00%	Quarterly Basis	Rs. 50
7	Recurring Deposit (up to 5 Years Only)	9.00%	Quarterly Basis	Min. Rs. 500 to Max. Rs. 20,000
8	Akshaya Kosh	Negotiable	Quarterly Basis*	Rs. 5,000
b.	Institutional*			
1	6 Months	6.20%	Quarterly Basis*	Rs. 5,000
2	9 Months to below 1 Year	6.50%		
3	1 Year to 2 Years	6.80%		
4	Above 2 Years to 10 Years	7.00%		

***Note:**

- Additional 0.50% interest rate can be provided for institutional FD (on bidding basis only).
- Monthly interest on fixed deposit shall be paid as per the banks' decision.
- 1.00% additional interest rate shall be provided to remittance deposit (on both Saving deposit and Fixed deposit). However, the tenure of the Remittance FD will be up to 2 years 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 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

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 Mangsir, 2080		10.90%	
3 Months' Average Base Rate for Mangsir, 2080		11.25%	

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.



मक्तिनाथ विकास बैंक लि.

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