

INTEREST RATE

Effective From 2079/09/01

DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	7.85%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	7.85%	Quarterly Basis	Rs. 1,000
3	Muktinath Aashirwad Bachat (Gold)	9.85%	Quarterly Basis	Rs. 50,000
4	Muktinath Aashirwad Bachat (Platinum)	9.85%	Quarterly Basis	Rs. 1,00,000
5	Muktinath Sarvotkrishtha Bachat Khata	9.35%	Monthly Basis	Rs. 10,000
6	Muktinath Super Premium Bachat	7.85%	Quarterly Basis	Rs. 5,000
7	Muktinath Sambriddhi Bachat Khata	7.85%	Monthly Basis	Rs. 100
8	Muktinath Sambriddhi Remit IPO Bachat Khata	8.85%	Monthly Basis	Rs. 100
9	Muktinath Utkrishta Bachat Khata	8.20%	Monthly Basis	Rs. 10,000
10	Muktinath Karmachari Surakshya Bachat Khata	8.85%	Quarterly Basis	Rs. 1,000
11	Muktinath Karmachari Bachat Khata	7.85%	Quarterly Basis	-
12	Aatmanirbhar Bachat Khata	7.85%	Quarterly Basis	-
13	Current Account		-	Rs. 5,000
14	Current Account Other		-	Rs. 1,000
15	Mahila Pewa Bachat	7.85%	Quarterly Basis	Rs. 500
16	Sunaulo Bal Shikshya Bachat	7.85%	Quarterly Basis	-
17	Baidesik Rojgar Bachat	7.85%	Quarterly Basis	Rs. 500
18	Micro Personal Saving	7.85%	Quarterly Basis	Rs. 100
19	Other Micro Savings	7.85%	Quarterly Basis	Rs. 100
20	Sharedhani Bachat Khata	7.85%	Quarterly Basis	Rs. 100
21	Beema Bachat	7.85%	Quarterly Basis	Rs. 100
22	Provident Fund Account	7.85%	Quarterly Basis	-
23	Samajik Surakshya Bhatta Khata	7.85%	Quarterly Basis	-
24	Sajilo Bachat	7.85%	Quarterly Basis	-
25	Mero Pahilo Bachat Khata	7.85%	Quarterly Basis	-
26	Muktinath PMS Khata	7.85%	Quarterly Basis	-
27	Jeevan Baradan Khata	7.85%	Monthly Basis	Rs. 5,000
28	Muktinath Myadi Bachat Khata	8.85%	Quarterly Basis	-
29	Muktinath Krishak Bachat Khata	8.20%	Monthly Basis	Rs. 100
30	Byaktigat Upalabdhi Khata	7.85%	Quarterly Basis	-
31	Sansthatagat Upalabdhi Khata	As per NRB Directive	Quarterly Basis	-
32	FCY Deposit (\$,£,€, AUD)	Up to 4.00%	Quarterly Basis	10
33	Call Deposit Account	As per NRB Directive	Quarterly Basis	-

FIXED DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Individual			
	3 Months to 5 Years	12.85%	Monthly/Quarterly	Rs. 5,000
	5 Years and above	Negotiable	Monthly/Quarterly	Rs. 5,000
	Muktinath Utkrishta Muddati Offer (1 to 2 Years)	12.85%	Monthly Basis	Rs. 500,000
	Muktinath Remittance Fixed Deposit (up to 1 Year Only)	13.85%	Monthly/Quarterly	Rs. 5,000
	Muktinath Pension Scheme	12.85%	Monthly/Quarterly	Rs. 50
	Recurring Deposit (up to 5 Years Only)	12.85%	Quarterly Basis	Min. Rs. 500 to Max. Rs. 20,000
2	Institutional*			
	3 Months to 5 Years	10.85%	Monthly/Quarterly	Rs. 5,000
	5 Years and above	Negotiable	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:

S.N.	Loan and Advance Products	Floating Interest Band
1	Business Loan	Base Rate + Premium up to 7.00%
2	Agriculture Loan	Base Rate + Premium up to 7.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 7.00%
4	Home Equity Loan	Base Rate + Premium up to 7.00%
5	Auto Loan	Base Rate + Premium up to 7.00%
6	Hire Purchase Loan(new)	Base Rate + Premium up to 7.00%
7	Hire Purchase Loan(old)	Base Rate + Premium up to 7.00%
8	Real Estate Loan	Base Rate + Premium up to 7.00%
9	Personal Loan	Base Rate + Premium up to 7.00%
10	Share Loan	Base Rate + Premium up to 7.00%
11	Mortgage Loan	Base Rate + Premium up to 7.00%
12	Professional Loan	Base Rate + Premium up to 7.00%
13	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 7.00%
14	Consumer Loan	Base Rate + Premium up to 7.00%
15	Gold Loan	Base Rate + Premium up to 7.00%
16	Other Loans	Base Rate + Premium up to 7.00%
17	Small & Micro Credit (Retail)	Base Rate + Premium up to 7.00%
18	Small & Micro Credit (Wholesale)	Base Rate + Premium up to 7.00%
19	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	Interest Rates Per Annum
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 as of Kartik, 2079		12.56%	

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 forced loan may vary with risk premium from the published rate.
- Interest rate in consortium financing shall be as decided by consortium.
- Interest rate in NPA accounts may vary from the published rate.
- Penal interest of plus 2.00% per annum will be applied on overdue amount.



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