

INTEREST RATE

Effective From 2077/07/01

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	4.50%	Quarterly Basis	Rs. 1,000
3	Muktinath Special Premium Bachat	4.50%	Quarterly Basis	Rs. 2,000
4	Muktinath Super Premium Bachat	5.50%	Quarterly Basis	Rs. 5,000
5	Current Account	-	-	Rs. 5,000
6	Current Account Other	-	-	Rs. 1,000
7	Mahila Pewa Bachat	4.50%	Quarterly Basis	Rs. 500
8	Sunaulo Bal Shichha Bachat	4.50%	Quarterly Basis	-
9	Baidesik Rojgar Bachat	4.50%	Quarterly Basis	Rs. 500
10	Micro Personal Saving	4.50%	Quarterly Basis	Rs. 100
11	Other Micro Savings	4.50%	Quarterly Basis	Rs. 100
12	Karmachari Bachat	4.50%	Quarterly Basis	-
13	Sharedhani Bhachat Khata	4.50%	Quarterly Basis	Rs. 100
14	Beema Bachat	4.50%	Quarterly Basis	Rs. 100
15	Providend Fund Account	4.50%	Quarterly Basis	-
16	Samajik Surakchha Bhatta Khata	4.50%	Quarterly Basis	-
17	Aatmanirbhar Bachat Khata	4.50%	Quarterly Basis	-
18	Sajilo Bachat	4.50%	Quarterly Basis	-
19	Mero Pahilo Bachat Khata	4.50%	Quarterly Basis	-
20	Muktinath PMS Khata	4.50%	Quarterly Basis	Rs. 100
21	Jeevan Bardaan Bachat Khata	4.75%	Monthly Basis	Rs. 5,000
22	Jeevan Bardaan Plus Bachat Khata	4.75%	Monthly Basis	Rs. 5,000
23	Jeevan Bardaan Premium Bachat Khata	4.75%	Monthly Basis	Rs. 5,000
24	Byaktigat Upalabdhi Khata	4.50%	Quarterly Basis	
25	Sansthatagat Upalabdhi Khata	Up to 2.00%	Quarterly Basis	
26	FCY Deposit (\$,£,€)	Up to 1.50%	Quarterly Basis	10
27	Call Deposit Account	Up to 2.00%	Quarterly Basis	-

FIXED DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)*	PAYMENT ON	MINIMUM BALANCE
1	Individual			
	3 Months	7.00%	Quarterly Basis	Rs. 5,000
	6 Months	7.50%	Quarterly Basis	Rs. 5,000
	9 Months	8.00%	Quarterly Basis	Rs. 5,000
	1 Year	8.50%	Quarterly Basis	Rs. 5,000
	2 Years	9.00%	Quarterly Basis	Rs. 5,000
	3 Years	9.25%	Quarterly Basis	Rs. 5,000
	4 Years to 5 Years	9.75%	Quarterly Basis	Rs. 5,000
2	Institutional			
	6 Months	6.50%	Quarterly Basis	Rs. 5,000
	9 Months	7.00%	Quarterly Basis	Rs. 5,000
	1 Year	8.00%	Quarterly Basis	Rs. 5,000
	2 Years	8.50%	Quarterly Basis	Rs. 5,000
	3 Years	9.00%	Quarterly Basis	Rs. 5,000
	4 Years to 5 Years	9.50%	Quarterly Basis	Rs. 5,000
3	Muktinath Pension Scheme	10.00%	Monthly/Quarterly	Rs. 50
4	Recurring Deposit	7.00% to 10.00%	Monthly/Quarterly	Rs. 500

LOAN & ADVANCE

A. Loan with Floating Interest Rates

S.N.	PRODUCT	FLOATING INTEREST BAND
1	Business Loan	Base Rate + Premium up to 4.50 %
2	Agriculture Loan	Base Rate + Premium up to 4.50 %
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 4.50 %
4	Home Equity Loan	Base Rate + Premium up to 4.50 %
5	Auto Loan	Base Rate + Premium up to 5.00 %
6	Hirepurchase Loan (new)	Base Rate + Premium up to 5.00 %
7	Hirepurchase Loan (old)	Base Rate + Premium up to 5.00 %
8	Real Estate Loan	Base Rate + Premium up to 5.00 %
9	Personal Loan	Base Rate + Premium up to 5.00 %
10	Share Loan	Base Rate + Premium up to 4.50 %
11	Mortgage Loan	Base Rate + Premium up to 5.00 %
12	Professional Loan	Base Rate + Premium up to 4.50 %
13	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 4.50 %
14	Consumer Loan	Base Rate + Premium up to 5.00 %
15	Gold Loan	Base Rate + Premium up to 4.50 %
16	Other Loans	Base Rate + Premium up to 5.00 %
17	Small & Micro Credit (Retail)	Base Rate + Premium up to 5.50 %
18	Small & Micro Credit (Wholesale)	Base Rate + Premium up to 2.00 %
19	Loan Against Fixed Deposit (up-to 90.00%)	Coupon Rate Plus 2.00 % or Base Rate whichever is higher

B. Fixed Interest Rate for Term Loan of Individual above 1 Year (As per NRB Unified Directive 15/077, clause number 14)

B.1. For Normal Individual Term Loan

S.N.	Time Period	Interest Rate Per Annum
1	Up to 5 Years	up to 14.00%
2	More than 5 Years up to 10 Years	up to 14.25%
3	More than 10 Years	up to 14.50%

B.2. For Micro Finance Individual Term Loan

S.N.	Time Period	Interest Rate Per Annum
1	Up to 5 Years	up to 14.50%
2	More than 5 Years up to 10 Years	up to 14.75%
3	More than 10 Years	up to 15.00%
Base Rate as of Bhadra, 2077		9.36%

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.
- 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.

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



मुक्तिनाथ विकास बैंक लि.

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ