

INTEREST RATE

Effective From 2080/04/01

SAVING DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	5.50%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	5.50%	Quarterly Basis	Rs. 1,000
3	Muktinath Aashirwad Bachat (Gold)	7.50%	Quarterly Basis	Rs. 50,000
4	Muktinath Aashirwad Bachat (Platinum)	7.50%	Quarterly Basis	Rs. 1,00,000
5	Muktinath Sarvotkrishtha Bachat Khata	7.00%	Monthly Basis	Rs. 10,000
6	Muktinath Super Premium Bachat	5.50%	Quarterly Basis	Rs. 5,000
7	Muktinath Sambriddhi Bachat Khata	5.50%	Monthly Basis	Rs. 100
8	Muktinath Sambriddhi Remit IPO Bachat Khata	8.50%	Monthly Basis	Rs. 100
9	Muktinath Karmachari Surakshya Bachat Khata	5.50%	Quarterly Basis	Rs. 1,000
10	Aatmanirbhar Bachat Khata	5.50%	Quarterly Basis	-
11	Mahila Pewa Bachat	5.50%	Quarterly Basis	Rs. 500
12	Sunaulo Bal Shikshya Bachat	5.50%	Quarterly Basis	-
13	Baidesik Rojgar Bachat	5.50%	Quarterly Basis	Rs. 500
14	Micro Personal Saving	5.50%	Quarterly Basis	Rs. 100
15	Other Micro Savings	5.50%	Quarterly Basis	Rs. 100
16	Karmachari Bachat Khata	5.50%	Quarterly Basis	-
17	Sharedhani Bachat Khata	5.50%	Quarterly Basis	Rs. 100
18	Beema Bachat	5.50%	Quarterly Basis	Rs. 100
19	Provident Fund Account	5.50%	Quarterly Basis	-
20	Samajik Surakshya Bhatta Khata	5.50%	Quarterly Basis	-
21	Sajilo Bachat	5.50%	Quarterly Basis	-
22	Mero Pahilo Bachat Khata	5.50%	Quarterly Basis	-
23	Muktinath PMS Khata	5.50%	Quarterly Basis	-
24	Jeevan Baradan Khata	5.50%	Monthly Basis	Rs. 5,000
25	Muktinath Myadi Bachat Khata	6.50%	Quarterly Basis	-
26	Muktinath Krishak Bachat Khata	5.85%	Monthly Basis	Rs. 100
27	Byaktigat Upalabdhi Khata	5.50%	Quarterly Basis	-
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	Current Account Other	-	-	Rs. 1,000
3	Call Deposit Account	As per NRB Directive	Quarterly Basis	-
4	Sansthatag Upalabdhi Khata	As per NRB Directive	Quarterly Basis	-

FIXED DEPOSIT

S.N.	PRODUCT	Payment Frequency	Minimum Balance	
a	Individual			
1	3 Months to Below 1 Year	10.00%	Monthly/Quarterly	Rs. 5,000
2	1 Year to 10 Years	10.10%	Monthly/Quarterly	Rs. 5,000
3	Muktinath Remittance Fixed Deposit (up to 2 Years Only)	11.10%	Monthly/Quarterly	Rs. 5,000
4	Muktinath Pension Scheme	10.10%	Monthly/Quarterly	Rs. 50
5	Recurring Deposit (up to 5 Years Only)	10.10%	Quarterly Basis	Min. Rs. 500 to Max. Rs. 20,000
6	Akshaya Kosh	Negotiable	Monthly/Quarterly	Rs. 5,000
b.	Institutional*	Payment Frequency	Minimum Balance	
1	6 Months to Below 1 Year	8.00%	Monthly/Quarterly	Rs. 5,000
2	1 Year to 10 Years	8.10%	Monthly/Quarterly	Rs. 5,000

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

LOANS & ADVANCES

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 6.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 6.00%
4	Home Equity Loan	Base Rate + Premium up to 6.00%
5	Auto Loan	Base Rate + Premium up to 6.00%
6	Hire Purchase Loan(new)	Base Rate + Premium up to 6.00%
7	Hire Purchase Loan(old)	Base Rate + Premium up to 6.00%
8	Real Estate Loan	Base Rate + Premium up to 6.00%
9	Personal Loan	Base Rate + Premium up to 6.00%
10	Share Loan	Base Rate + Premium up to 6.00%
11	Mortgage Loan	Base Rate + Premium up to 6.00%
12	Professional Loan	Base Rate + Premium up to 6.00%
13	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 6.00%
14	Consumer Loan	Base Rate + Premium up to 6.00%
15	Gold Loan	Base Rate + Premium up to 6.00%
16	Other Loans	Base Rate + Premium up to 6.00%
17	All Small & Micro Credit Products	Base Rate + Premium up to 6.00%
18	Wholesale Loan to MFIs	Base Rate + Premium up to 2.00%
19	Wholesale Loan others	Base Rate + Premium up to 6.00%
20	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 Rates 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:			Up to 17.00%
1	Base Rate of Jestha, 2080		11.85%
2	3 Month's Average Base Rate for Jestha 2080		12.10%

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 the 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



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Member of
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