

# INTEREST RATE

Effective from 2078/12/01

## DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	6.55%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	6.55%	Quarterly Basis	Rs. 1,000
3	Muktinath Special Premium Bachat	6.55%	Quarterly Basis	Rs. 2,000
4	Muktinath Sarvotkrishta Bachat Khata	8.55%	Monthly Basis	Rs. 10,000
5	Muktinath Super Premium Bachat	6.55%	Quarterly Basis	Rs. 5,000
6	Muktinath Sambriddhi Bachat Khata	6.55%	Monthly Basis	Rs. 100
7	Muktinath Utkrishta Bachat Khata	7.00%	Monthly Basis	Rs. 10,000
8	Aatmanirbhar Bachat Khata	6.55%	Quarterly Basis	-
9	Current Account	-	-	Rs. 5,000
10	Current Account Other	-	-	Rs. 1,000
11	Mahila Pewa Bachat	6.55%	Quarterly Basis	Rs. 500
12	Sunaulo Bal Shichha Bachat	6.55%	Quarterly Basis	-
13	Baidesik Rojgar Bachat	6.55%	Quarterly Basis	Rs. 500
14	Micro Personal Saving	6.55%	Quarterly Basis	Rs. 100
15	Other Micro Savings	6.55%	Quarterly Basis	Rs. 100
16	Karmachari Bachat	6.55%	Quarterly Basis	-
17	Sharedhani Bachat Khata	6.55%	Quarterly Basis	Rs. 100
18	Beema Bachat	6.55%	Quarterly Basis	Rs. 100
19	Provident Fund Account	6.55%	Quarterly Basis	-
20	Samajik Surakchha Bhatta Khata	6.55%	Quarterly Basis	-
21	Sajilo Bachat	6.55%	Quarterly Basis	-
22	Mero Pahilo Bachat Khata	6.55%	Quarterly Basis	-
23	Muktinath PMS Khata	6.55%	Quarterly Basis	-
24	Jeevan Bardaan Khata	6.55%	Monthly Basis	Rs. 5,000
25	Jeevan Bardaan Plus Khata	6.55%	Monthly Basis	Rs. 5,000
26	Jeevan Bardaan Premium Khata	6.55%	Monthly Basis	Rs. 5,000
27	Byaktigat Upalabdhhi Khata	6.55%	Quarterly Basis	-
28	Sansthatagat Upalabdhhi Khata	As per NRB Directive	Quarterly Basis	-
29	FCY Deposit (\$,£,€, AUD)	1.50%	Quarterly Basis	10
30	Call Deposit Account	As per NRB Directive	Quarterly Basis	-

## FIXED DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	<b>Individual</b>			
	3 Months and above*	11.55%	Monthly/Quarterly	Rs. 5,000
	Muktinath Remittance Fixed Deposit (3 Months and above)*	12.55%	Monthly/Quarterly	Rs. 5,000
	Muktinath Pension Scheme	11.55%	Monthly/Quarterly	Rs. 50
	Recurring Deposit	11.55%	Quarterly	Rs. 1,000
2	<b>Institutional</b>			
	3 Months and above*	10.55%	Monthly/Quarterly	Rs. 5,000
3	Akshaya Kosh	Negotiable	Monthly/Quarterly	Rs. 5,000

\*The maturity period of FD should not exceed more than 15 years.

\* Additional 0.10% interest rate can be provided for institutional FD renewal through bidding.

## 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 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	Small & Micro Credit (Retail)	Base Rate + Premium up to 6.00%
18	Small & Micro Credit (Wholesale)	Base Rate + Premium up to 3.00%
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 Rates Per Annum	
S.N.	Time Period	Minimum Rate	Maximum Rate
1	Up to 5 Years	Base Rate of immediate previous month	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 Inclusive Banking Individual Term Loan:		Base Rate of immediate previous month	Up to 15.00%
Base Rate as of Magh, 2078		9.73%	

### 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.

"नेपाल राष्ट्र बैंकबाट 'ब' वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



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