

# INTEREST RATE

Interest Rate Effective From 2076/03/30

## DEPOSIT

PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1. Normal Saving	7.00%	Quarterly Basis	Rs. 500
2. Muktinath Premium Bachat	7.00%	Quarterly Basis	Rs. 1,000
3. Muktinath Super Premium Bachat	7.00%	Quarterly Basis	Rs. 5,000
4. Current Account	-	-	Rs. 5,000
5. Current Account Other *	-	-	Rs. 1,000
6. Mahila Pewa Bachat	7.00%	Quarterly Basis	Rs. 500
7. SunauloBal Shichha Bachat	7.00%	Quarterly Basis	-
8. Baidesik Rojgar Bachat	7.00%	Quarterly Basis	Rs. 500
9. Micro Personal Saving	7.00%	Quarterly Basis	Rs. 100
10. Other Micro Savings	7.00%	Quarterly Basis	Rs. 100
11. Karmachari Bachat	7.00%	Quarterly Basis	-
12. Sharedhani Bhachat Khata	7.00%	Quarterly Basis	Rs. 100
13. Beema Bachat	7.00%	Quarterly Basis	Rs. 100
14. Providend Fund Account	7.00%	Quarterly Basis	-
15. Samajik Surakhcha Bhatta Khata	7.00%	Quarterly Basis	-
16. Aatmanirbhar Bachat Khata	7.00%	Quarterly Basis	-
17. Sajilo Bachat	7.00%	Quarterly Basis	-
18. Muktinath Jeevan Bardaan Bachat Khata	7.00%	Monthly Basis	Rs. 10,000
19. Muktinath Jeevan Bardaan Plus Bachat Khata	7.00%	Monthly Basis	Rs. 10,000
20. Muktinath Jeevan Bardaan Premium Bachat Khata	7.00%	Monthly Basis	Rs. 20,000
21. Mero Pahilo Bachat Khata	7.00%	Quarterly Basis	-
22. FCY Deposit (\$,£,€)	up to 1.50 %	Quarterly Basis	10
23. Call Deposit Account	up to 7.00 %	Quarterly Basis	-

## FIXED DEPOSIT

PRODUCT	INTEREST RATE	PAYMENT ON	MINIMUM BALANCE
1. All Fixed Deposit Products 3 Months to 5 Years	10.00%	Monthly/Quarterly	Rs. 5,000
2. Muktinath Pension Scheme	10.00%	Monthly/Quarterly	Rs. 50
3. Recurring Deposit	9.00% to 10.00%	Monthly/Quarterly	Rs. 500

## LOAN & ADVANCE

PRODUCT	PREMIUM % P.A. **
1. Business Loan	up to 5.00 %
2. Agriculture Loan	up to 4.00 %
3. Home Loan (new construction & purchase)	up to 5.00 %
4. Home Loan (other)	up to 6.00 %
5. Auto Loan	up to 5.00 %
6. Hirepurchase Loan (new)	up to 5.00 %
7. Hirepurchase Loan (old)	up to 6.00 %
8. Real Estate Loan	up to 6.00 %
9. Personal Loan	up to 6.00 %
10. Share Loan	up to 5.00 %
11. Muktinath Sulav Byawasaya Karja	up to 5.00 %
12. Consumer Loan	up to 5.00 %
13. Gold Loan	up to 4.00 %
14. Micro Credit (retail)	up to 6.00 %
15. Micro Credit (wholesale)	up to 5.00 %
16. Loan Against Fixed Deposit (upto 90.00 %)	Coupon Rate Plus 2.00 % or Base Rate whichever is higher
Base Rate as of Jestha 2076	11.35%

Note: \*Conditions Apply

\*\* Premium rate are over the base rate.

## BANK GUARANTEE

### TYPES OF GUARANTEE

1. Bid Bond	0.25 % or minimum rs. 1000 pq
2. Performance Bond	0.35 % or minimum rs. 1000 pq
3. Advance Payment Guarantee	0.45 % or minimum rs. 1000 pq
4. Other Guarantee	0.45 % or minimum rs. 1000 pq

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



# मुक्तिनाथ विकास बैंक लि.