

## INTEREST RATE

Interest Rate Effective From 2077/03/10

### DEPOSIT

| S. N. | PRODUCT                             | INTEREST RATE (PER ANNUM) | PAYMENT ON     | MINIMUM BALANCE |
|-------|-------------------------------------|---------------------------|----------------|-----------------|
| 1     | Normal Saving                       | 4.50%                     | Quaterly Basis | Rs. 500         |
| 2     | Muktinath Premium Bachat            | 5.00%                     | Quaterly Basis | Rs. 1,000       |
| 3     | Muktinath Special Premium Bachat    | 5.00%                     | Quaterly Basis | Rs. 2,000       |
| 4     | Muktinath Super Premium Bachat      | 5.00%                     | Quaterly Basis | Rs. 5,000       |
| 5     | Current Account                     | -                         | -              | Rs. 5,000       |
| 6     | Current Account Other *             | -                         | -              | Rs. 1,000       |
| 7     | Mahila Pewa Bachat                  | 5.00%                     | Quaterly Basis | Rs. 500         |
| 8     | Sunaulo Bal Shichha Bachat          | 5.00%                     | Quaterly Basis | -               |
| 9     | Baidesik Rojgar Bachat              | 5.00%                     | Quaterly Basis | Rs. 500         |
| 10    | Micro Personal Saving               | 5.00%                     | Quaterly Basis | Rs. 100         |
| 11    | Other Micro Savings                 | 5.00%                     | Quaterly Basis | Rs. 100         |
| 12    | Karmachari Bachat                   | 5.00%                     | Quaterly Basis | -               |
| 13    | Sharedhani Bhachat Khata            | 5.00%                     | Quaterly Basis | Rs. 100         |
| 14    | Beema Bachat                        | 5.00%                     | Quaterly Basis | Rs. 100         |
| 15    | Providend Fund Account              | 5.00%                     | Quaterly Basis | -               |
| 16    | Samajik Surakchha Bhatta Khata      | 5.00%                     | Quaterly Basis | -               |
| 17    | Aatmanirbhar Bachat Khata           | 5.00%                     | Quaterly Basis | -               |
| 18    | Sajilo Bachat                       | 5.00%                     | Quaterly Basis | -               |
| 19    | Mero Pahilo Bachat Khata            | 5.00%                     | Quaterly Basis | -               |
| 20    | Muktinath PMS Khata                 | 5.00%                     | Quaterly Basis | -               |
| 21    | Jeevan Bardaan Bachat Khata         | 5.25%                     | Monthly Basis  | Rs. 10,000      |
| 22    | Jeevan Bardaan Plus Bachat Khata    | 5.25%                     | Monthly Basis  | Rs. 10,000      |
| 23    | Jeevan Bardaan Premium Bachat Khata | 5.25%                     | Monthly Basis  | Rs. 20,000      |
| 24    | Byaktigat Upalabdh Khata            | 5.00%                     | Quaterly Basis | -               |
| 25    | Sansthaगत Upalabdh Khata            | Up to 4.50%               | Quaterly Basis | -               |
| 26    | FCY Deposit (\$,£,€)                | Up to 1.50%               | Quaterly Basis | 10              |
| 27    | Call Deposit Account                | Up to 4.50%               | Quaterly Basis | -               |

### FIXED DEPOSIT

| S. N. | PRODUCT                             | INTEREST RATE (PER ANNUM) | PAYMENT ON        | MINIMUM BALANCE |
|-------|-------------------------------------|---------------------------|-------------------|-----------------|
| 1     | Individual (3 Months to 5 Years)    | 9.00%*                    | Monthly/Quarterly | Rs. 5,000       |
| 2     | Institutional (3 Months to 5 Years) | 8.00%*                    | Monthly/Quarterly | Rs. 5,000       |
| 3     | Muktinath Pension Scheme            | 9.00%                     | Monthly/Quarterly | Rs. 50          |
| 4     | Recurring Deposit                   | 8.00% to 9.00%            | Monthly/Quarterly | Rs. 500         |

### LOAN & ADVANCE

| S. N.                       | 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 2077 |   | 10.23%   |

\*Conditions Apply

### 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.

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ