

INTEREST RATE

Interest Rate Effective From 2077/02/01

DEPOSIT

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

FIXED DEPOSIT

S. N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1.	Individual			Rs. 5,000
	a. 3 Months	8.50%	Quarterly	Rs. 5,000
	b. 6 to 9 Months	8.75%	Quarterly	Rs. 5,000
	c. 1 year to 5 Years	9.00%	Quarterly	Rs. 5,000
2.	Institutional			Rs. 5,000
	a. 3 Months	7.50%	Quarterly	
	b. 6 to 9 Months	7.75%	Quarterly	
	c. 1 year to 5 Years	8.00%	Quarterly	
3.	Muktinath Pension Scheme	9.00%	Quarterly	Rs. 50
4.	Recurring Deposit	8.00% to 9.00%	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 Chaitra 2076		11.39%

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 बैकबाट "ख" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



मुक्तिनाथ विकास बैंक लि.

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ