

# INTEREST RATE

Effective From 2078/06/01

## DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	4.50%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	4.50%	Quarterly Basis	Rs. 1,000
3	Muktinath Special Premium Bachat	4.50%	Quarterly Basis	Rs. 2,000
4	Muktinath Super Premium Bachat	5.50%	Quarterly Basis	Rs. 5,000
5	Muktinath Sambriddhi Bachat Khata	5.40%	Monthly Basis	Rs. 100
6	Current Account	-	-	Rs. 5,000
7	Current Account Other	-	-	Rs. 1,000
8	Mahila Pewa Bachat	4.50%	Quarterly Basis	Rs. 500
9	Sunaulo Bal Shichha Bachat	4.50%	Quarterly Basis	-
10	Baidesik Rojgar Bachat	4.50%	Quarterly Basis	Rs. 500
11	Micro Personal Saving	4.50%	Quarterly Basis	Rs. 100
12	Other Micro Savings	4.50%	Quarterly Basis	Rs. 100
13	Karmachari Bachat	5.00%	Quarterly Basis	-
14	Sharedhani Bachat Khata	4.50%	Quarterly Basis	Rs. 100
15	Beema Bachat	4.50%	Quarterly Basis	Rs. 100
16	Provident Fund Account	4.50%	Quarterly Basis	-
17	Samajik Surakchha Bhatta Khata	4.50%	Quarterly Basis	-
18	Aatmanirbhar Bachat Khata	5.40%	Quarterly Basis	-
19	Sajilo Bachat	4.50%	Quarterly Basis	-
20	Mero Pahilo Bachat Khata	4.50%	Quarterly Basis	-
21	Muktinath PMS Khata	4.50%	Quarterly Basis	-
22	Jeevan Bardaan Khata	4.50%	Monthly Basis	Rs. 5,000
23	Jeevan Bardaan Plus Khata	4.50%	Monthly Basis	Rs. 5,000
24	Jeevan Bardaan Premium Khata	4.50%	Monthly Basis	Rs. 5,000
25	Byaktigat Upalabdh Khata	4.50%	Quarterly Basis	-
26	Sansthatagat Upalabdh Khata	As per NRB Directive	Quarterly Basis	-
27	FCY Deposit (\$,£,€, AUD)	Up to 1.50%	Quarterly Basis	10
28	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*	9.50%	Monthly/Quarterly	Rs. 5,000
2	<b>Institutional</b>			
	3 Months and above*	9.50%	Monthly/Quarterly	Rs. 5,000
3	Muktinath Pension Scheme	9.50%	Monthly/Quarterly	Rs. 50
4	Recurring Deposit	9.50%	Monthly/Quarterly	Rs. 500

\*The maturity period of FD should not exceed more than 10 years.

## 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 4.50%
2	Agriculture Loan	Base Rate + Premium up to 4.50%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 4.50%
4	Home Equity Loan	Base Rate + Premium up to 4.50%
5	Auto Loan	Base Rate + Premium up to 5.00%
6	Hire Purchase Loan(new)	Base Rate + Premium up to 5.00%
7	Hire Purchase Loan(old)	Base Rate + Premium up to 5.00%
8	Real Estate Loan	Base Rate + Premium up to 5.00%
9	Personal Loan	Base Rate + Premium up to 5.00%
10	Share Loan	Base Rate + Premium up to 4.50%
11	Mortgage Loan	Base Rate + Premium up to 5.00%
12	Professional Loan	Base Rate + Premium up to 4.50%
13	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 4.50%
14	Consumer Loan	Base Rate + Premium up to 5.00%
15	Gold Loan	Base Rate + Premium up to 4.50%
16	Other Loans	Base Rate + Premium up to 5.00%
17	Small & Micro Credit (Retail)	Base Rate + Premium up to 6.00%
18	Small & Micro Credit (Wholesale)	Base Rate + Premium up to 2.00%
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 Rate 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 Micro Finance Individual Term Loan:		Interest Rate Per Annum	
S.N.	Time Period	Minimum Rate	Maximum Rate
1	Up to 5 Years	Base Rate of immediate previous month	Up to 14.50%
2	More than 5 Years up to 10 Years		Up to 14.75%
3	More than 10 Years		Up to 15.00%
Base Rate as of Shrawan, 2078		8.08%	

### 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 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



**मुक्तिनाथ विकास बैंक लि.**

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