

# INTEREST RATE

Effective From 2080/12/01

## SAVING DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Sunaulo Bal Shikshya Bachat	3.50%	Quarterly Basis	-
2	Karmachari Bachat Khata	3.50%	Quarterly Basis	-
3	Mero Pahilo Bachat Khata	3.50%	Quarterly Basis	-
4	Muktinath PMS Khata	3.50%	Quarterly Basis	-
5	Muktinath Sambriddhi Bachat Khata	3.50%	Monthly Basis	100
6	Muktinath Krishak Bachat Khata	3.85%	Monthly Basis	100
7	Sharedhani Bachat Khata	4.50%	Quarterly Basis	100
8	Muktinath Sambriddhi Remit IPO Bachat Khata	6.50%	Monthly Basis	100
9	Normal Saving	3.50%	Quarterly Basis	500
10	Mahila Pewa Bachat	3.50%	Quarterly Basis	500
11	Muktinath Premium Bachat	3.50%	Quarterly Basis	1,000
12	Muktinath Karmachari Surakshya Bachat Khata**	4.50%	Quarterly Basis	1,000
13	Muktinath Sarvotkrishtha Bachat Khata	5.00%	Monthly Basis	10,000
14	Muktinath Aashirwad Bachat (Gold)	5.50%	Quarterly Basis	50,000
15	Samajik Surakshya Bhatta Khata	3.50%	Quarterly Basis	-
16	FCY Deposit (\$, £, €, and AUD)***	Up to 3.50%	Quarterly Basis	10
17	Sajilo Bachat**	3.50%	Quarterly Basis	-
18	Muktinath Super Premium Bachat**	3.50%	Quarterly Basis	5,000
19	Provident Fund Account**	3.50%	Quarterly Basis	-
20	Aatmanirbhar Bachat Khata**	3.50%	Quarterly Basis	-
21	Byaktigat Upalabdhi Khata**	3.50%	Quarterly Basis	-
22	Beema Bachat**	3.50%	Quarterly Basis	100
23	Micro Personal Saving**	3.50%	Quarterly Basis	100
24	Other Micro Savings**	3.50%	Quarterly Basis	100
25	Baidesik Rojgar Bachat**	3.50%	Quarterly Basis	500
26	Jeevan Baradan Khata**	3.50%	Monthly Basis	5,000
27	Muktinath Myadi Bachat Khata**	4.50%	Quarterly Basis	-
28	Muktinath Aashirwad Bachat (Platinum)**	5.50%	Quarterly Basis	100,000

## CALL/ CURRENT DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Current Account	-	-	Rs. 5,000
2	Sansthatagat Upalabdhi Khata**	Up to 1.75%	Quarterly Basis	-
3	Call Deposit Account		Quarterly Basis	-

## FIXED DEPOSIT

S.N.	TENURE	INDIVIDUAL	INSTITUTIONAL*	PAYMENT FREQUENCY	MINIMUM BALANCE
1	3 Months	6.05%	-	Quarterly Basis only	Rs. 5,000
2	6 Months	6.10%	5.50%	Quarterly Basis*	
3	9 Months to below 1 Year	6.50%	6.00%		
4	1 Year to 2 Year	7.50%	6.90%		
5	Above 2 Years to 10 Years	8.05%	7.05%		
6	Muktinath Remittance Fixed Deposit (Up to 2 Yrs Only)	+1% as per the tenure		Quarterly Basis only	Rs. 5,000
7	Recurring Deposit (up to 5 Years Only)	8.05%		Quarterly Basis*	Min. Rs. 500 to Max. Rs. 20,000
8	Muktinath Pension Scheme**	8.05%		Quarterly Basis	Rs. 50
9	Akshaya Kosh	Negotiable		Monthly/Quarterly	Rs. 5,000

- Note:
- \* Monthly Interest rate on fixed deposit shall be paid as per the banks' decision.
  - \*\* For existing customers only.
  - \*\*\* The interest rate on account opened for USD pre-paid card shall be zero percentage.

## LOAN & ADVANCE

### A. Loan with Floating Interest Rates Per Annum:

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 2.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 4.50%
4	Auto Loan	Base Rate + Premium up to 4.50%
5	Hire Purchase Loan(new)	Base Rate + Premium up to 4.50%
6	Real Estate Loan	Base Rate + Premium up to 4.50%
7	Personal Loan	Base Rate + Premium up to 4.50%
8	Share Loan	Base Rate + Premium up to 4.50%
9	Mortgage Loan	Base Rate + Premium up to 4.50%
10	Professional Loan	Base Rate + Premium up to 4.50%
11	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 4.50%
12	Consumer Loan	Base Rate + Premium up to 4.50%
13	Gold Loan	Base Rate + Premium up to 4.50%
14	Other Loans	Base Rate + Premium up to 4.50%
15	All Small & Micro Credit Products	Base Rate + Premium up to 5.50%
16	Wholesale Loan to MFIs	Base Rate + Premium up to 2.00%
17	Wholesale Loan others	Base Rate + Premium up to 4.50%
18	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 16.00%
2	More than 5 Years up to 10 Years		Up to 16.25%
3	More than 10 Years		Up to 16.50%
B.2 For Inclusive Banking Individual Term Loan:		Base Rate of immediate previous month	Up to 17.00%
Base Rate of Magh, 2080		10.43%	
3 Months' Average Base Rate for Magh, 2080		10.69%	

### 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 force loan may vary with risk premium from the published rate.
- Interest rate in consortium financing shall be as decided by the consortium.
- Penal interest of plus 2.00% per annum will be applied on overdue amount.
- Bank shall comply applicable NRB circular/regulation while determining interest rate on Loan Products.

"नेपाल राष्ट्र बैकबाट "ब" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



**मुक्तिनाथ विकास बैंक लि.**

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