

INTEREST RATE

Effective from 2079/06/01

DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	8.00%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	8.00%	Quarterly Basis	Rs. 1,000
3	Muktinath Aashirwad Bachat (Gold)	10.00%	Quarterly Basis	Rs. 50,000
4	Muktinath Aashirwad Bachat (Platinum)	10.00%	Quarterly Basis	Rs. 100,000
5	Muktinath Sarvotkrishta Bachat Khata	9.50%	Monthly Basis	Rs. 10,000
6	Muktinath Super Premium Bachat	8.00%	Quarterly Basis	Rs. 5,000
7	Muktinath Sambriddhi Bachat Khata	8.00%	Monthly Basis	Rs. 100
8	Muktinath Utkrishta Bachat Khata	8.35%	Monthly Basis	Rs. 10,000
9	Aatmanirbhar Bachat Khata	8.00%	Quarterly Basis	-
10	Current Account	-	-	Rs. 5,000
11	Current Account Other	-	-	Rs. 1,000
12	Mahila Pewa Bachat	8.00%	Quarterly Basis	Rs. 500
13	Sunaulo Bal Shichha Bachat	8.00%	Quarterly Basis	-
14	Baidesik Rojgar Bachat	8.00%	Quarterly Basis	Rs. 500
15	Micro Personal Saving	8.00%	Quarterly Basis	Rs. 100
16	Other Micro Savings	8.00%	Quarterly Basis	Rs. 100
17	Karmachari Bachat	8.00%	Quarterly Basis	-
18	Sharedhani Bachat Khata	8.00%	Quarterly Basis	Rs. 100
19	Beema Bachat	8.00%	Quarterly Basis	Rs. 100
20	Provident Fund Account	8.00%	Quarterly Basis	-
21	Samajik Surakchha Bhatta Khata	8.00%	Quarterly Basis	-
22	Sajilo Bachat	8.00%	Quarterly Basis	-
23	Mero Pahilo Bachat Khata	8.00%	Quarterly Basis	-
24	Muktinath PMS Khata	8.00%	Quarterly Basis	-
25	Jeevan Baradan Khata	8.00%	Monthly Basis	Rs. 5,000
26	Muktinath Myadi Bachat Khata	9.00%	Quarterly Basis	-
27	Muktinath Krishak Bachat Khata	8.35%	Monthly Basis	Rs. 100
28	Byaktigat Upalabdhi Khata	8.00%	Quarterly Basis	-
29	Sansthatagat Upalabdhi Khata	As per NRB Directive	Quarterly Basis	-
30	FCY Deposit (\$, £, €, AUD)	Upto 1.50%	Quarterly Basis	10
31	Call Deposit Account	As per NRB Directive	Quarterly Basis	-

FIXED DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Individual			
	3 Months to 5 Years	13.00%	Monthly/Quarterly	Rs. 5,000
	5 Years and above	Negotiable	Monthly/Quarterly	Rs. 5,000
	Muktinath Utkrishta Muddati (1 Year / 2 Years)	13.00%	Monthly	Rs. 500,000
	Muktinath Remittance Fixed Deposit (Upto 1 Year only)	14.00%	Monthly/Quarterly	Rs. 5,000
	Muktinath Pension Scheme	13.00%	Monthly/Quarterly	Rs. 50
	Recurring Deposit (Upto 15 Years only)	13.00%	Quarterly	Rs. 100
2	Institutional*			
	3 Months to 5 Years	11.00%	Monthly/Quarterly	Rs. 5,000
	5 Years and above	Negotiable	Monthly/Quarterly	Rs. 5,000
3	Akshaya Kosh	Negotiable	Monthly/Quarterly	Rs. 5,000
4	Muktinath Gazzab Muddati	Individual Deposit	Remittance Deposit	Minimum Balance
	Muktinath Gazzab Muddati 2x	13.00%	14.00%	Rs. 5,000
	Muktinath Gazzab Muddati 3x	13.00%	14.00%	Rs. 5,000

*Note: Additional 0.50% interest rate can be provided for institutional FD (on bidding basis only).

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 7.00%
2	Agriculture Loan	Base Rate + Premium up to 7.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 7.00%
4	Home Equity Loan	Base Rate + Premium up to 7.00%
5	Auto Loan	Base Rate + Premium up to 7.00%
6	Hire Purchase Loan(new)	Base Rate + Premium up to 7.00%
7	Hire Purchase Loan(old)	Base Rate + Premium up to 7.00%
8	Real Estate Loan	Base Rate + Premium up to 7.00%
9	Personal Loan	Base Rate + Premium up to 7.00%
10	Share Loan	Base Rate + Premium up to 7.00%
11	Mortgage Loan	Base Rate + Premium up to 7.00%
12	Professional Loan	Base Rate + Premium up to 7.00%
13	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 7.00%
14	Consumer Loan	Base Rate + Premium up to 7.00%
15	Gold Loan	Base Rate + Premium up to 7.00%
16	Other Loans	Base Rate + Premium up to 7.00%
17	Small & Micro Credit (Retail)	Base Rate + Premium up to 7.00%
18	Small & Micro Credit (Wholesale)	Base Rate + Premium up to 7.00%
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 Rates 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 as of Shrawan, 2079		11.39%	

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 "ब" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक



मुक्तिनाथ विकास बैंक लि.
MUKTINATH BIKAS BANK LTD.

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