

INTEREST RATE

Effective From 2078/07/01

DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	5.61%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	5.61%	Quarterly Basis	Rs. 1,000
3	Muktinath Special Premium Bachat	5.61%	Quarterly Basis	Rs. 2,000
4	Muktinath Super Premium Bachat	6.61%	Quarterly Basis	Rs. 5,000
5	Muktinath Sambriddhi Bachat Khata	6.51%	Monthly Basis	Rs. 100
6	Muktinath Utkrista Bachat Khata	7.61%	Monthly Basis	Rs. 10,000
7	Current Account	-	-	Rs. 5,000
8	Current Account Other	-	-	Rs. 1,000
9	Mahila Pewa Bachat	5.61%	Quarterly Basis	Rs. 500
10	Sunaulo Bal Shichha Bachat	5.61%	Quarterly Basis	-
11	Baidesik Rojgar Bachat	5.61%	Quarterly Basis	Rs. 500
12	Micro Personal Saving	5.61%	Quarterly Basis	Rs. 100
13	Other Micro Savings	5.61%	Quarterly Basis	Rs. 100
14	Karmachari Bachat	6.11%	Quarterly Basis	-
15	Sharedhani Bachat Khata	5.61%	Quarterly Basis	Rs. 100
16	Beema Bachat	5.61%	Quarterly Basis	Rs. 100
17	Provident Fund Account	5.61%	Quarterly Basis	-
18	Samajik Surakchha Bhatta Khata	5.61%	Quarterly Basis	-
19	Aatmanirbhar Bachat Khata	6.51%	Quarterly Basis	-
20	Sajilo Bachat	5.61%	Quarterly Basis	-
21	Mero Pahilo Bachat Khata	5.61%	Quarterly Basis	-
22	Muktinath PMS Khata	5.61%	Quarterly Basis	-
23	Jeevan Bardaan Khata	5.61%	Monthly Basis	Rs. 5,000
24	Jeevan Bardaan Plus Khata	5.61%	Monthly Basis	Rs. 5,000
25	Jeevan Bardaan Premium Khata	5.61%	Monthly Basis	Rs. 5,000
26	Byaktigat Upalabdh Khata	5.61%	Quarterly Basis	-
27	Sansthatagat Upalabdh Khata	As per NRB Directive	Quarterly Basis	-
28	FCY Deposit (\$,£,€, AUD)	1.50%	Quarterly Basis	10
29	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 and above*	10.61%	Monthly/Quarterly	Rs. 5,000
2	Institutional			
	3 Months and above*	10.61%	Monthly/Quarterly	Rs. 5,000
3	Muktinath Pension Scheme	10.61%	Monthly/Quarterly	Rs. 50
4	Recurring Deposit	10.61%	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 6.00%
2	Agriculture Loan	Base Rate + Premium up to 6.00%
3	Home Loan (new construction & purchase)	Base Rate + Premium up to 6.00%
4	Home Equity Loan	Base Rate + Premium up to 6.00%
5	Auto Loan	Base Rate + Premium up to 6.00%
6	Hire Purchase Loan(new)	Base Rate + Premium up to 6.00%
7	Hire Purchase Loan(old)	Base Rate + Premium up to 6.00%
8	Real Estate Loan	Base Rate + Premium up to 6.00%
9	Personal Loan	Base Rate + Premium up to 6.00%
10	Share Loan	Base Rate + Premium up to 6.00%
11	Mortgage Loan	Base Rate + Premium up to 6.00%
12	Professional Loan	Base Rate + Premium up to 6.00%
13	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 6.00%
14	Consumer Loan	Base Rate + Premium up to 6.00%
15	Gold Loan	Base Rate + Premium up to 6.00%
16	Other Loans	Base Rate + Premium up to 6.00%
17	Small & Micro Credit (Retail)	Base Rate + Premium up to 6.00%
18	Small & Micro Credit (Wholesale)	Base Rate + Premium up to 3.00%
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 Bhadra, 2078		8.05%	

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.



मूक्तिनाथ विकास बैंक लि.

MUKTINATH BIKAS BANK LTD.

Central Office: Kathmandu Plaza, Kamaladi, Kathmandu,
Toll Free No.: 16600149999, E-mail: info@muktinathbank.com.np
Web: www.muktinathbank.com.np

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