

INTEREST RATE

Effective From 2078/02/01

DEPOSIT

S.N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	3.25%	Quarterly Basis	Rs. 500
2	Muktinath Premium Bachat	3.25%	Quarterly Basis	Rs. 1,000
3	Muktinath Special Premium Bachat	3.25%	Quarterly Basis	Rs. 2,000
4	Muktinath Super Premium Bachat	5.00%	Quarterly Basis	Rs. 5,000
5	Current Account	-	-	Rs. 5,000
6	Current Account Other	-	-	Rs. 1,000
7	Mahila Pewa Bachat	3.25%	Quarterly Basis	Rs. 500
8	Sunaulo Bal Shichha Bachat	3.25%	Quarterly Basis	-
9	Baidesik Rojgar Bachat	3.25%	Quarterly Basis	Rs. 500
10	Micro Personal Saving	3.25%	Quarterly Basis	Rs. 100
11	Other Micro Savings	3.25%	Quarterly Basis	Rs. 100
12	Karmachari Bachat	5.00%	Quarterly Basis	-
13	Sharedhani Bachat Khata	3.25%	Quarterly Basis	Rs. 100
14	Beema Bachat	3.25%	Quarterly Basis	Rs. 100
15	Provident Fund Account	3.25%	Quarterly Basis	-
16	Samajik Surakchha Bhatta Khata	3.25%	Quarterly Basis	-
17	Aatmanirbhar Bachat Khata	3.25%	Quarterly Basis	-
18	Sajilo Bachat	3.25%	Quarterly Basis	-
19	Mero Pahilo Bachat Khata	3.25%	Quarterly Basis	-
20	Muktinath PMS Khata	3.25%	Quarterly Basis	-
21	Jeevan Bardaan Khata	3.25%	Monthly Basis	Rs. 5,000
22	Jeevan Bardaan Plus Khata	3.25%	Monthly Basis	Rs. 5,000
23	Jeevan Bardaan Premium Khata	3.25%	Monthly Basis	Rs. 5,000
24	Byaktigat Upalabdh Khata	3.25%	Quarterly Basis	-
25	Sansthaगत Upalabdh Khata	As per NRB Directive	Quarterly Basis	-
26	FCY Deposit (\$, £, €, AUD)	Up to 1.50%	Quarterly Basis	10
27	Call Deposit Account	As per NRB Directive	Quarterly Basis	-

FIXED DEPOSIT

S.N.	PRODUCT	Interest Rates		Payment Frequency	Minimum Balance
		(New)	(Renew)		
Individual					
1	3 Months to below 6 Months	7.00%	8.00%	Monthly/Quarterly	Rs. 5,000
2	6 Months to below 1 Year	7.75%	8.10%	Monthly/Quarterly	Rs. 5,000
3	1 Year and above*	8.25%	8.25%	Monthly/Quarterly	Rs. 5,000
Institutional					
1	3 Months	7.00%	8.10%	Monthly/Quarterly	Rs. 5,000
2	6 Months to below 1 Year	7.25%	8.10%	Monthly/Quarterly	Rs. 5,000
3	1 Year and above*	7.75%	8.25%	Monthly/Quarterly	Rs. 5,000
4.	Muktinath Pension Scheme	8.25%		Monthly/Quarterly	Rs. 50
5.	Recurring Deposit	7% to 8.25%		Monthly/Quarterly	Rs. 500

*Upto 10 years 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 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 5.50%
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 Rates 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 Rates 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 Chaitra, 2077		8.01%	

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 NPA accounts may vary from the published rate.
- 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.

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

Member of
Global Alliance for Banking on Values

Winner of
EUROPEAN MICROFINANCE AWARD 2020

जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ