

# INTEREST RATE

Interest Rate Effective From 2076/10/23

## DEPOSIT

S. N.	PRODUCT	INTEREST RATE (PER ANNUM)	PAYMENT ON	MINIMUM BALANCE
1	Normal Saving	6.50%	Quaterly Basis	Rs. 500
2	Muktinath Premium Bachat	7.00%	Quaterly Basis	Rs. 1,000
3	Muktinath Super Premium Bachat	7.00%	Quaterly Basis	Rs. 5,000
4	Current Account	-	-	Rs. 5,000
5	Current Account Other *	-	-	Rs. 1,000
6	Muktinath Sansthatagat Upalabdi Khata	-	-	Rs. 1,000
7	Mahila Pawa Bachat	7.00%	Quaterly Basis	Rs. 500
8	Sunaulo Bal Shichha Bachat	7.00%	Quaterly Basis	-
9	Badesik Rojgar Bachat	7.00%	Quaterly Basis	Rs. 500
10	Micro Personal Saving	7.00%	Quaterly Basis	Rs. 100
11	Other Micro Savings	7.00%	Quaterly Basis	Rs. 100
12	Karmachari Bachat	7.00%	Quaterly Basis	-
13	Muktinath Byaktigat Upalabdi Bachat Khata	7.00%	Monthly Basis	Rs. 100
14	Sharedhani Bhachat Khata	7.00%	Quaterly Basis	Rs. 100
15	Beema Bachat	7.00%	Quaterly Basis	Rs. 100
16	Providend Fund Account	7.00%	Quaterly Basis	-
17	Samajik Surakhcha Bhatta Khata	7.00%	Quaterly Basis	-
18	Aatmanirbhar Bachat Khata	7.00%	Quaterly Basis	-
19	Sajilo Bachat	6.50%	Quaterly Basis	-
20	Muktinath Jeevan Bardaan Bachat Khata	7.00%	Monthly Basis	Rs. 10,000
21	Muktinath Jeevan Bardaan Plus Bachat Khata	7.00%	Monthly Basis	Rs. 10,000
22	Muktinath Jeevan Bardaan Premium Bachat Khata	7.00%	Monthly Basis	Rs. 20,000
23	Mero Pahilo Bachat Khata	7.00%	Quaterly Basis	-
24	FCY Deposit (\$,£,€)	up to 1.50 %	Quaterly Basis	10
25	Call Deposit Account	up to 6.50 %	Quaterly Basis	-

## FIXED DEPOSIT

S. N.	PRODUCT	INTEREST RATE	PAYMENT ON	MINIMUM BALANCE
1.	Fixed Deposit Products			
	a. Institutional (3 Months to 5 Years)	10.00%	Monthly/Quaterly	Rs. 5,000
	b. Individual (3 Months to 5 Years)	10.00%	Monthly/Quaterly	Rs. 5,000
2.	Muktinath Pension Scheme	10.00%	Monthly/Quaterly	Rs. 50
3.	Recurring Deposit	9.00% to 10.00%	Monthly/Quaterly	Rs. 500

## LOAN & ADVANCE

S. N.	PRODUCT	PREMIUM % P.A. **
1	Business Loan	up to 5.00 %
2	Agriculture Loan	up to 4.00 %
3	Home Loan (new construction & purchase)	up to 5.00 %
4	Home Loan (other)	up to 6.00 %
5	Auto Loan	up to 5.00 %
6	Hirepurchase Loan (new)	up to 5.00 %
7	Hirepurchase Loan (old)	up to 6.00 %
8	Real Estate Loan	up to 6.00 %
9	Personal Loan	up to 6.00 %
10	Share Loan	up to 5.00 %
11	Muktinath Sulav Byawasaya Karja	up to 5.00 %
12	Consumer Loan	up to 5.00 %
13	Gold Loan	up to 4.00 %
14	Micro Credit (retail)	up to 6.00 %
15	Micro Credit (wholesale)	up to 5.00 %
16	Loan Against Fixed Deposit (upto 90.00 %)	Coupon Rate Plus 2.00 % or Base Rate whichever is higher
	Base Rate as of Poush 2076	11.18%

Note: \*Conditions Apply

\*\* Premium rate are over the base rate.

## BANK GUARANTEE

### TYPES OF GUARANTEE

1.	Bid Bond	0.25 % or minimum rs. 1000 pq
2.	Performance Bond	0.35 % or minimum rs. 1000 pq
3.	Advance Payment Guarantee	0.45 % or minimum rs. 1000 pq
4.	Other Guarantee	0.45 % or minimum rs. 1000 pq

"नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



# मुक्तिनाथ विकास बैंक लि.

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ