

## INTEREST RATES

Effective from 1<sup>st</sup> Ashad, 2082

I. Deposits				
S.N	Saving Deposits	Interest Rates (% p.a)		
1	Muktinath Aashirwad Bachat (Gold)	5.00%		
2	Muktinath Aashirwad Bachat (Platinum)	5.00%		
3	Muktinath Sarvotkrishta Bachat Khata	4.50%		
4	Muktinath Myadi Bachat Khata	4.00%		
5	Sharedhani Bachat Khata	4.00%		
6	Muktinath Karmachari Surakshya Bachat Khata	4.00%		
7	Muktinath Krishak Bachat Khata	3.35%		
8	Muktinath Pocket Money Account	4.00%		
9	All other Savings	3.00%		
10	Muktinath Sambriddhi Remit IPO Bachat Khata	6.00%		
11	FCY Deposit (\$, £, €, and AUD)	Up to 1.50%		
S.N	Current & Call Deposits	Interest Rates (% p.a)		
1	Current Account	-		
2	Call Deposit Account	Up to 1.50%		
S.N	Fixed Deposits	Interest Rates (% p.a)		
		Individual	Institutional	Remittance
1	3 Months	3.75%	-	4.75%
2	6 Months	4.00%	3.00%	5.00%
3	9 Months to below 1 Year	4.25%	3.25%	5.25%
4	1 Year to 2 Year	4.50%	3.50%	5.50%
5	Above 2 Years to 10 Years	6.50%	5.50%	-
6	Recurring Deposit (up to 5 Years Only)	6.50%	-	-
7	Akshaya Kosh	-	Negotiable	-
II. Loans				
1	The interest rates and terms & conditions on loans and advances remain same as published in the previous month.			
3 Months Average Base Rate of Baisakh, 2082				7.32%
Interest Spread for the month of Baisakh, 2082				4.59%
III. Additional Information				
i.	Interest rates on savings and call is paid on quarterly basis while interest on FD can be paid on monthly basis.			
ii.	Interest rate on call accounts are negotiated and may vary subject to market conditions.			
iii.	The Remittance fixed deposit product is applicable to individuals only.			
iv.	For details please visit our website: <a href="http://www.muktinathbank.com.np/interest-rates">www.muktinathbank.com.np/interest-rates</a>			