

# INTEREST RATES

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

## I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)	4.75%
2	Muktinath Aashirwad Bachat (Platinum)	4.75%
3	Muktinath Sarvotkrishtha Bachat Khata	4.25%
4	Muktinath Myadi Bachat Khata	3.75%
5	Sharedhani Bachat Khata	3.75%
6	Muktinath Karmachari Surakshya Bachat Khata	3.75%
7	Muktinath Krishak Bachat Khata	3.10%
8	Muktinath Pocket Money Account	3.75%
9	All other Saving Products	2.75%
10	Muktinath Sambriddhi Remit IPO Bachat Khata	5.75%
11	FCY Deposit (\$, £, €, and AUD)	Up to 1.35%

S.N.	Current & Call Deposits	Interest Rates (% p.a)
1	Current Account	-
2	Call Deposit Account	Up to 1.35%

S.N.	Fixed Deposits	Interest Rates (% p.a)		
		Individual	Institutional	Remittance
1	3 Months	2.75%	-	3.75%
2	6 Months	3.00%	2.75%	4.00%
3	9 Months to 1 Year	3.50%	3.00%	4.50%
4	Above 1 Year to 3 Years	4.50%	3.50%	5.50%
5	Above 3 Years to 10 Years	6.25%	5.25%	-
6	Recurring Deposit (up to 3 Years Only)	4.50%	-	-
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 Ashad, 2082		7.10%
Interest Spread for the month of Ashad, 2082		3.87%

## III. Additional Information

- Interest in saving and call deposits is paid on a quarterly basis while interest in FD can be paid monthly or quarterly.
- Interest rates on call accounts are negotiated and may vary subject to market conditions.
- The remittance fixed deposit product is applicable to individuals only.
- The interest rate applicable on forced loan shall be 7% on top of the base rate.
- The interest rate in consortium financing shall be as decided by the consortium.
- Penal interest of plus 2.00% per annum will be applied on overdue amount.
- Bank shall comply applicable NRB circular/regulation while determining interest rate on loan products.
- For details please visit our website: [www.muktinathbank.com.np/interest-rates](http://www.muktinathbank.com.np/interest-rates)

“नेपाल राष्ट्र बैंकबाट “ब” वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक”



**मुक्तिनाथ विकास बैंक लि.**  
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