

# INTEREST RATES

Effective from 1<sup>st</sup> Baishakh 2083

## I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)*	3.15%
2	Muktinath Aashirwad Bachat (Platinum)*	3.15%
3	All other Savings	2.75%
4	Muktinath Sambriddhi Remit IPO Bachat Khata	4.15%
5	FCY Deposit (\$, £, €, and AUD)	Up to 1.35%

\* For existing customers only

S.N.	Current & Call Deposits	Interest Rates (% p.a)
1	Current Deposit	-
2	Call Deposit	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	2.75%	2.75%	3.75%
3	1 Year	2.90%	2.75%	3.90%
4	2 Years	3.25%	3.00%	4.25%
5	3 Years, 4 Years and 5 Years	4.00%	3.00%	-
6	Above 5 Years to 10 Years	4.95%	3.25%	-
7	Akshaya Kosh	-	Negotiable	-

## II. Loans

1	The interest rates and terms & conditions on loans and advances remain the same as published in the previous month.	
<b>3 Months Average Base Rate of Falgun, 2082</b>		<b>5.94%</b>
<b>Interest Spread for the month of Falgun, 2082</b>		<b>4.59%</b>

## III. Additional Information

- Interest in saving and call deposits are paid on quarterly basis while interest in FD can be paid monthly or quarterly.
- Interest rates on call accounts are negotiated and may vary as 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% per annum will be applied on overdue amount.
- Fixed deposits can be opened for the specified published tenure only.
- 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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