

# INTEREST RATES

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

## I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)	3.65%
2	Muktinath Aashirwad Bachat (Platinum)	3.65%
3	Muktinath Sarvotkrishta Bachat Khata	3.15%
4	All other Savings	2.75%
5	Muktinath Sambriddhi Remit IPO Bachat Khata	4.65%
6	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	2.75%	2.75%	3.75%
3	1 Year	3.00%	2.75%	4.00%
4	2 Years	3.50%	3.00%	4.50%
5	3 Years, 4 Years and 5 Years	4.00%	3.50%	-
6	Above 5 Years to 10 Years	5.45%	4.65%	-
7	Recurring Deposit (up to 2 Years Only)	3.50%	-	-
8	Akshaya Kosh	-	Negotiable	-

## II. Loans

S.N.	Loan and Advance Products	Premium for Floating rates on Loans	
		Minimum	Maximum
1	Agriculture Loan	-	2.00 %
2	Auto Loan	1.00 %	3.00 %
3	Bridge Gap Loan	-	2.00 %
4	Business Loan	-	2.00 %
5	Demand Loan	1.00 %	3.00 %
6	Education Loan	2.00 %	4.00 %
7	Flexi Business Loan	1.00 %	3.00 %
8	General Loan	3.00 %	5.00 %
9	Gold Loan	2.00 %	4.00 %
10	Hirepurchase Loan	2.00 %	4.00 %
11	Home Equity Loan	0.40 %	2.40 %
12	Housing Loan	0.40 %	2.40 %
13	Micro-Enterprise Loan	3.00 %	5.00 %
14	Personal Overdraft Loan	2.50 %	4.50 %
15	Personal Term Loan	2.00 %	4.00 %
16	Real Estate Loan	1.00 %	3.00 %
17	Real Estate Overdraft	1.50 %	3.50 %
18	Sambriddhi Business Karja	2.00 %	4.00 %
19	Share Loan	1.00 %	3.00 %
20	Short Term Business Loan	2.00 %	4.00 %
21	Shulav Baywasaya Karja	2.00 %	4.00 %
22	Small Enterprise Loan	2.50 %	4.50 %
23	Subsidized Loan	2.00 %	2.00 %
24	Term Mortgage Loan	1.00 %	3.00 %
25	Wholesale Loan Cooperative	-	2.00 %
26	Wholesale Loan MFIs	-	2.00 %
27	All Other Small Banking Products	2.50 %	4.50 %

## B. Fixed Interest Rates for Term Loan of Individual above 1 year:

B.1 For Normal 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 11.50%
2	More than 5 Years up to 10 Years		Up to 11.75%
3	More than 10 Years		Up to 12.00%
For Small Banking Products:		Base Rate of immediate previous month	Up to 12.50%
3 Months Average Base Rate of Mangsir, 2082			6.29%
Interest Spread for the month of Mangsir, 2082			4.59%

## 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.
- 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” वार्ताको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक”



**मुक्तिनाथ विकास बैंक लि.**

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