

INTEREST RATES

Effective from 1st Shrawan 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 Sarvotkrishta Bachat Khata	4.25%
4	Muktinath Myadi Bachat Khata	3.75%
5	Sharechani 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	3.50%	-	4.50%
2	6 Months	3.75%	2.75%	4.75%
3	9 Months to below 1 Year	4.00%	3.00%	5.00%
4	1 Year to 2 Year	4.25%	3.25%	5.25%
5	Above 2 Years to 10 Years	6.25%	5.25%	-
6	Recurring Deposit (up to 5 Years)	6.25%	-	-
7	Akshaya Kosh	-	Negotiable	-

II. Loans

S.N.	Products with Floating Interest Rates	Interest Rates (% p.a)
1	Business Loan	Base Rate + Premium up to 4.00%
2	Agriculture Loan	Base Rate + Premium up to 2.00%
3	Home Loan	Base Rate + Premium up to 4.00%
4	Auto Loan	Base Rate + Premium up to 4.00%
5	Hire Purchase Loan (New)	Base Rate + Premium up to 4.00%
6	Real Estate Loan	Base Rate + Premium up to 4.00%
7	Personal Loan	Base Rate + Premium up to 4.00%
8	Share Loan	Base Rate + Premium up to 4.00%
9	Mortgage Loan	Base Rate + Premium up to 4.00%
10	Professional Loan	Base Rate + Premium up to 5.00%
11	Muktinath Sulav Byawasaya Karja	Base Rate + Premium up to 4.00%
12	Consumer Loan	Base Rate + Premium up to 4.00%
13	Gold Loan	Base Rate + Premium up to 4.00%
14	All other Loans	Base Rate + Premium up to 4.00%
15	All Small & Micro Credit Products	Base Rate + Premium up to 4.00%
16	Wholesale Loan to "D" Class Institutions	Base Rate + Premium up to 2.00%
17	Wholesale Loan others	Base Rate + Premium up to 4.00%
18	Loan against Fixed Deposits	Higher of coupon rate + 2.00% or Base Rate
S.N.	Products with Fixed Interest Rates	Interest Rates (% p.a)
1.	General Banking Products- Up to 5 Years	Up to 14.50%
2.	General Banking Products for 5 Years to 10 Years	Up to 14.75%
3.	General Banking Products for more than 10 Years	Up to 15.00%
4.	Inclusive Banking Products	Up to 15.00%
3 Months Average Base Rate of Jestha, 2082		7.23%
Interest Spread for the month of Jestha, 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.
- 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

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



मुक्तिनाथ विकास बैंक लि.

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ