

## INTEREST RATES

Effective from 1<sup>st</sup> Falgun, 2081

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	All other Savings	3.00%		
9	Muktinath Sambriddhi Remit IPO Bachat Khata	6.00%		
10	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	6 Months	4.75%	3.75%	5.75%
2	9 Months to below 1 Year	5.05%	4.05%	6.05%
3	1 Year to 2 Year	5.80%	4.80%	6.80%
4	Above 2 Years to 10 Years	6.50%	5.50%	-
5	Recurring Deposit (up to 5 Years Only)	6.50%	-	-
6	Akshaya Kosh	-	Negotiable	-
II. Loans				
1	The interest rates and terms & conditions on loans and advances remain same as published in the previous month.			
<b>3 Month Average Base Rate of Poush</b>				<b>7.69%</b>
<b>Interest Spread for the month of Poush</b>				<b>4.59%</b>
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: [www.muktinathbank.com.np/interest-rates](http://www.muktinathbank.com.np/interest-rates)