

INTEREST RATES

Effective from 1st Falgun 2082

I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)	3.50%
2	Muktinath Aashirwad Bachat (Platinum)	3.50%
3	Muktinath Sarvotkrishta Bachat Khata	3.00%
4	All other Savings	2.75%
5	Muktinath Sambriddhi Remit IPO Bachat Khata	4.50%
6	FCY Deposit (\$, £, €, and AUD)	Up to 1.35%

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	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	5.30%	4.50%	
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.		
3 Months Average Base Rate of Poush, 2082			6.19%
Interest Spread for the month of Poush, 2082			4.59%

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.
- Bank shall comply applicable NRB circular/regulation while determining interest rate on loan products.
- Fixed deposits can be opened for the specified published tenure only.
- For details, please visit our website: www.muktinathbank.com.np/interest-rates

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



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