

INTEREST RATES

Effective from 1st Kartik, 2082

I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)	4.00%
2	Muktinath Aashirwad Bachat (Platinum)	4.00%
3	Muktinath Sarvotkrishtha Bachat Khata	3.50%
4	Muktinath Myadi Bachat Khata	3.00%
5	Sharedhani Bachat Khata	3.00%
6	Muktinath Karmachari Surakshya Bachat Khata	3.00%
7	Muktinath Pocket Money Account	3.00%
8	All other Savings Products	2.75%
9	Muktinath Sambriddhi Remit IPO Bachat Khata	5.00%
10	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	2.90%	2.75%	3.90%
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	5.80%	4.80%	-
7	Recurring Deposit (up to 2 Years Only)	3.50%	-	-
8	Akshaya Kosh	-	Negotiable	-

II. Loans

1	The interest rates and terms & conditions on loans and advances remain same as published in the previous month.	
3 Months Average Base Rate of Bhadra, 2082		6.77%
Interest Spread for the month of Bhadra, 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.
- 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”



मुक्तिनाथ विकास बैंक लि.

MUKTINATH BIKAS BANK LTD.

Central Office: Lazimpat, Kathmandu, Tel.: 01-5970887, Toll Free No. (NTC): 16600149999,

Toll Free No. (Ncell): 18102149999, E-mail: info@muktinathbank.com.np, Web: www.muktinathbank.com.np



Winner of
EUROPEAN
MICROFINANCE
AWARD 2020

जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ