INTEREST RATES

Effective from 1st Mangsir, 2082

I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)	3.85%
2	Muktinath Aashirwad Bachat (Platinum)	3.85%
3	Muktinath Sarvotkrishta Bachat Khata	3.35%
4	Muktinath Myadi Bachat Khata	2.85%
5	Sharedhani Bachat Khata	2.85%
6	Muktinath Karmachari Surakshya Bachat Khata	2.85%
7	Muktinath Pocket Money Account	2.85%
8	All other Savings	2.75%
9	Muktinath Sambriddhi Remit IPO Bachat Khata	4.85%
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	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	5.65%	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 %	2.00 %
2	Auto Loan	1.00 %	3.00 %
3	Bridge Gap Loan	1.00 %	3.00 %
4	Business Loan	1.00 %	3.00 %
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	Sambridhi 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 %

Fixed Interest Rates for Term Loan:

For 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 Ashwin, 2082	**6.59%**
Interest Spread for the month of Ashwin, 2082	**4.59%**

III. Additional Information

i. Interest in saving and call deposits is paid on a quarterly basis while interest in FD can be paid monthly or quarterly.
ii. Interest rates on call accounts are negotiated and may vary subject to market conditions.
iii. The remittance fixed deposit product is applicable to individuals only.
iv. The interest rate applicable on forced loan shall be 7% on top of the base rate.
v. The interest rate in consortium financing shall be as decided by the consortium.
vi. Penal interest of plus 2.00% per annum will be applied on overdue amount.
vii. Bank shall comply applicable NRB circular/regulation while determining interest rate on loan products.
viii. Fixed deposits can be opened for the specified published tenure only.
ix. For details please visit our website: *www.muktinathbank.com.np/interest-rates*

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

मुक्तिनाथ विकास बैंक लि.

MUKTINATH BIKAS BANK LTD.

Winner of EUROPEAN MICROFINANCE AWARD 2020

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ