

INTEREST RATES

Effective from 1st Ashad 2083

I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)*	3.00%
2	Muktinath Aashirwad Bachat (Platinum)*	3.00%
3	All other Savings	2.75%
4	Muktinath Sambriddhi Remit IPO Bachat Khata	4.00%
5	FCY Deposit (\$, £, €, and AUD)	Up to 1.35%

*For existing customers only

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	2.75%	2.75%	3.75%
4	2 Years	3.00%	2.80%	4.00%
5	3 Years, 4 Years and 5 Years	3.75%	3.00%	-
6	Above 5 Years to 10 Years	4.66%	3.50%	-
7	Akshaya Kosh	-	Negotiable	-

II. Loans

a. Floating Interest Rates (Base Rate + Risk Premium)

S.N.	Products	Risk Premium	
		Minimum	Maximum
1	Agriculture Loan	-	2.00%
2	Auto Loan	-	2.00%
3	Bridge Gap Loan	-	2.00%
4	Business Loan	-	2.00%
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	Hire Purchase 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	Sambriddhi Business Karja	2.00%	4.00%
19	Share Loan	0.50%	1.50%
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%
28	Professional Loan	5.00%	6.00%

b. Fixed Interest Rates

S.N.	Tenure of the Products	Interest Rate	
		Minimum	Maximum
1	Up to 5 Years	Up to 9.50%	Up to 11.50%
2	More than 5 Years up to 10 Years	Up to 9.75%	Up to 11.75%
3	More than 10 Years	Up to 10.00%	Up to 12.00%
3 Months Average Base Rate of Baisakh, 2083		5.73%	
Interest Spread for the month of Baisakh, 2083		4.24%	

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 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.
- 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 "ख" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"



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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ