INTEREST RATES

Effective from 1st Bhadra 2083

I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a.)
1	Muktinath Aashirwad Bachat (Gold)	2.80%
2	Muktinath Aashirwad Bachat (Platinum)	2.80%
3	All other Savings	2.75%
4	Muktinath Sambriddhi Remit IPO Bachat Khata	3.75%
5	FCY Deposit ($, £, €, and AUD)	Up to 1.00%
S.N.	**Current & Call Deposits**	**Interest Rates (% p.a.)**
1	Current Account	-
2	Call Deposit Account	Up to 1.00%

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	4.41%	3.25%	-
7	Akshaya Kosh	-	Negotiable	-

II. Loans

a. Floating Interest Rates	Risk Premium Over Base Rate	
Products	**Minimum Rates (p.a.)**	**Maximum Rates (p.a.)**
I. Agri & Inclusive Products		
Agriculture Loan	0.50%	2.00%
Small Enterprise Loan	2.00%	4.00%
Women Enterprise Loan	1.50%	3.50%
Wholesale Loans- Microfinance	-	2.00%
Wholesale Loan- Co-operatives	0.50%	2.50%
Small Commercial Vehicle Loan	1.00%	3.00%
Other Deprived Sector Loan	2.00%	4.00%
II. Consumer Products		
Home Loan	0.25%	2.25%
Auto Loan	-	2.00%
Education Loan	0.50%	2.50%
Personal Overdraft Loan	2.50%	4.50%
Personal Term Loan	2.00%	4.00%
Mortgage Loan	2.00%	4.00%
Share Loan	0.50%	2.50%
Professional Loan	2.50%	4.50%
Gold Loan	2.50%	4.50%
III. SME Products		
Lower SME Loan	1.00%	3.00%
Upper SME Loan	0.50%	2.50%
Hire-Purchase Loan	1.00%	3.00%
Demand Loan	0.50%	2.50%
Real Estate Loan	1.00%	3.00%
IV. Corporate, Infra & Project Finance Products		
Corporate/Project Loan	-	2.00%
Energy Loan	-	2.00%
Demand Loan	0.50%	2.50%
Real Estate Loan	0.75%	2.75%

b. Fixed Interest Rates

SN	Tenure of the Products	Interest Rates	
		Minimum Rates (p.a.)	Maximum Rates (p.a.)
1	Up to 3 Years	Up to 11.25%	Up to 12.00%
2	Above 3 Years to 7 Years	Up to 12.50%	Up to 13.25%
3	Above 7 Years to 10 Years	Up to 13.50%	Up to 14.00%
3 Months Average Base Rate of Ashad, 2083			**5.57%**
Interest Spread for the month of Ashad, 2083			**4.55%**

III. Additional Information

1. Interest in saving and call deposits are paid on quarterly basis while interest in FD can be paid monthly or quarterly.
2. Aashirwad Bachat products are applicable for existing customers only.
3. Interest rates on call accounts are negotiated and may vary subject to market conditions.
4. The remittance fixed deposit product is applicable to individuals only.
5. Fixed deposits can be opened for the specified published tenure only.
6. The interest rate applicable on forced loan shall be 7% on top of the base rate.
7. The interest rate in consortium loans shall be as decided by the consortium meetings.
8. Penal interest of plus 2% per annum will be applied on overdue amount.
9. Interest rate on Deprived Sector and Subsidized Loan shall be in line with NRB Directive.
10. Bank shall comply applicable NRB directives and circular while determining interest rate on loan products.
11. 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.

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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ