INTEREST RATES

Effective from 1st Kartik 2081

I. Deposits				
S.N	A. Saving Deposits	Interest Rates (% p.a)		
1	Muktinath Aashirwad Bachat (Gold)	5.05%		
2	Muktinath Aashirwad Bachat (Platinum)**	5.05%		
3	Muktinath Sarvotkrishta Bachat Khata	4.55%		
4	Muktinath Myadi Bachat Khata**	4.05%		
5	Sharedhani Bachat Khata	4.05%		
6	Muktinath Karmachari Surakshya Bachat Khata**	4.05%		
7	Muktinath Krishak Bachat Khata	3.40%		
8	All other Savings	3.05%		
9	Muktinath Sambriddhi Remit IPO Bachat Khata	6.05%		
10	FCY Deposit (\$, £, €, and AUD)	Up to 3.05%		

^{**} For existing customers only

S.N	B. Current & Call Deposits	Interest Rates (% p.a)
1	Current Account	-
2	Call Deposit Account	Up to 1.52%

S.N	C. Fixed Deposits	Interest Rates (% p.a)		
3.N		Individual	Institutional	Remittance
1	6 Months	5.10%	4.10%	6.10%
2	9 Months to below 1 Year	5.20%	4.25%	6.20%
3	1 Year to 2 Year	6.20%	5.50%	7.20%
4	Above 2 Years to 10 Years	6.50%	5.50%	-
5	Recurring Deposit (up to 5 Years Only)	6.50%	-	-
6	Akshaya Kosh	-	Negotiable	-

II. Loans

1	The interest rates and terms & conditions on loans and advances remain same as published in
	the previous month.

the previous month.	
3 Months Average Base Rate of Bhadra	8.54%
Interest Spread for the month of Bhadra	4.59%

III. Additional Information

- i. Interest rates on savings and call is paid on quarterly basis while interest on FD can be paid on monthly basis.
- ii. Interest rate on call accounts are negotiated and may vary subject to market conditions.
- iii. The remittance fixed deposit product is applicable to individuals only.
- iv. In case the Bank provides discount on base rate, applicable base rate can be lower than published base rate.

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



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