

# INTEREST RATES

Effective from 1<sup>st</sup> Jestha, 2082

## I. Deposits

S.N	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)	5.00%
2	Muktinath Aashirwad Bachat (Platinum)	5.00%
3	Muktinath Sarvotkrishta Bachat Khata	4.50%
4	Muktinath Myadi Bachat Khata	4.00%
5	Sharedhani Bachat Khata	4.00%
6	Muktinath Karmachari Surakshya Bachat Khata	4.00%
7	Muktinath Krishak Bachat Khata	3.35%
8	Muktinath Pocket Money Account	4.00%
9	All other Saving Products	3.00%
10	Muktinath Sambriddhi Remit IPO Bachat Khata	6.00%
11	FCY Deposit (\$, £, €, and AUD)	Up to 1.50%

S.N	Current & Call Deposits	Interest Rates (% p.a)
1	Current Account	-
2	Call Deposit Account	Up to 1.50%

S.N	Fixed Deposits	Interest Rates (% p.a)		
		Individual	Institutional	Remittance
1	3 Months	3.75%	-	4.75%
2	6 Months	4.00%	3.00%	5.00%
3	9 Months to below 1 Year	4.25%	3.25%	5.25%
4	1 Year to 2 Year	4.50%	3.50%	5.50%
5	Above 2 Years to 10 Years	6.50%	5.50%	-
6	Recurring Deposit (up to 5 Years Only)	6.50%	-	-
7	Akshaya Kosh	-	Negotiable	-

## II. Loans

1	The interest rates and terms & conditions on loans and advances remain same as published in the previous month.	
<b>3 Months Average Base Rate of Chaitra, 2081</b>		<b>7.42%</b>
<b>Interest Spread for the month of Chaitra, 2081</b>		<b>4.59%</b>

## III. Additional Information

- Interest rates on savings and call is paid on quarterly basis while interest on FD can be paid on monthly basis.
- Interest rate on call accounts are negotiated and may vary subject to market conditions.
- The Remittance fixed deposit product is applicable to individuals only.
- For details please visit our website: [www.muktinathbank.com.np/interest-rates](http://www.muktinathbank.com.np/interest-rates)

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



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जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ