



# महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको राष्ट्रियस्तरको इजाजत प्राप्त संस्था)

Durbar Marg, Kathmandu, Nepal  
Phone: 01-4268719, Fax: 01-4269308

## Interest Rates (p.a.)

Effective from : 15<sup>th</sup> June, 2021 (1<sup>st</sup> Ashadh, 2078)

A. Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)		
Savings Accounts:				
Mahalaxmi Baivab Bachat Khata	5.50%	5000		
Mahalaxmi Karmachari Bachat Khata	4.50%	100		
Mahalaxmi Normal Saving	3.50%	100		
Mahalaxmi Special Saving	3.50%	100		
Mahalaxmi Grihalaxmi Bachat	3.50%	100		
Mahalaxmi Student Saving Account	3.50%	100		
Mahalaxmi Jestha Nagarik Bachat	3.50%	100		
Mahalaxmi Sambridhi Bachat	3.50%	100		
Mahalaxmi Baal Bachat Khata	3.50%	100		
Mahalaxmi Pension Bachat Khata	3.50%	100		
Mahalaxmi Sharedhani Bachat	3.50%	100		
Mahalaxmi Remittance Bachat	3.50%	100		
Mero Bachat Khata	3.50%	-		
Mahalaxmi Premium Bachat	3.50%	100		
Mahalaxmi Dhana Barsa	3.50%	100		
Mahalaxmi Bhukampa Pidot Account	3.50%	-		
Mahalaxmi Samajik Surakshya Account	3.50%	-		
Mahalaxmi Bachat Khata	3.50%	100		
Mahalaxmi ( Regular, Suraksha ,Optional & Center Fund ) Saving	3.50%	-		
Mahalaxmi Safety Saving	3.50%	2000		
Mahalaxmi Sunaulo Bachat	3.50%	2000		
Mahalaxmi Anmol Bachat	3.50%	1500		
Staff Salary Account	5.00%	-		
Mahalaxmi Online Saving	3.50%	-		
Margin Locker Account	3.50%	1000		
Mahalaxmi Dollar Saving Account	1.50%	-		
Call Deposit (upto)	1.75%			
Fixed Deposit Accounts				
Individual Fixed Deposit				
Fixed Deposit Account:	New		Renew	
	Monthly	Quarterly	Monthly	Quarterly
3 Months	-	6.50%	-	6.75%
6 Months to 9 Months	7.00%	7.25%	7.25%	7.50%
1 Year and Above	7.50%	7.75%	7.75%	8.00%
Institutional Fixed Deposit				
Fixed Deposit Account:		Interest Rate (p.a.) Quarterly		
3 Months to Below 1 Year		7.00%		
1 Year and Above		7.50%		
B. Loan & Advances		Interest Rate (p.a.)		
Business OD/Industrial OD/ Working Capital/ Short Term Loan		Base rate + upto 5.5%		
Business / Industrial Term Loan		Base rate+ upto 5.5%		
Mahalaxmi Udhymshil Karja/Other Business Loan		Base rate + upto 5.5%		
Auto Loan		Base rate + upto 6%		
Hire Purchase Loan		Base rate + upto 6%		
Education Loan		Base rate + upto 6%		
Home Loan		Base rate + upto 6%		
Gold and Silver Loan		Base rate + upto 6%		
Loan Against Shares		Base rate + upto 6%		
Deprived Sector Loan (Institutional)		Negotiable		
Deprived Sector Loan (Individual)		Base Rate + upto 6%		
Agriculture Loan (Term/OD)		Base Rate + upto 6%		
Personal Loan(Term/OD)/Home Equity Loan		Base Rate + upto 6%		
Other Loan		Base Rate + upto 6%		
Loan Against Fixed Deposit (Own)		Coupon Rate +2%		
Loan Against Government / NRB Securities		Coupon Rate +2%		
Consortium Loan		As per Consortium Decision		
Base rate as on Baishakh End 2078		8.08%		
Fixed Interest Rate for individual term loan	Above 1 year and Upto 5 Years	Above 5 year and Up to 10 Years	Above 10 Years	
Home Loan	10.99%	11.99%	12.99%	
Auto Loan	10.99%	-	-	
Other term Loan	11.49%	12.49%	13.49%	

### Notes:

- Penal will be charged as per the NRB circular.
- Customer availing term personal loan above 1 year tenure will have option to choose between fixed and floating rate
- Premium rate may be increased by 2% p.a. in the existing premium rate in case the loan account falls under watch-list & non-performing loan.

सबल बैंक, सफल सहकार्य