	"ख" वर्गको राष्ट्रियस्त Marg, Kat	गरको इजा thmar	ndu, Nej	bal				
Phone: 0	1-4268719 ct R	, -			-	7		
Effective from :				-		_		
A. Deposit			Interest R (p.a.)		Minimum Balance (NPR)			
Savings Accounts:								
Mahalaxmi Baivab Bachat Mahalaxmi Karmachari Ba			5.50%			000		
Mahalaxmi Karmachari Ba Mahalaxmi Normal Saving			4.50%		100			
Mahalaxmi Special Saving			3.50%		100			
Mahalaxmi Grihalaxmi Bachat			3.50%		100			
Mahalaxmi Student Saving Account			3.50%		100			
Mahalaxmi Jestha Nagarik			3.50%		100			
Mahalaxmi Sambridhhi Bachat			3.50%		100			
Mahalaxmi Baal Bachat Khata			3.50%		100			
Mahalaxmi Pension Bachat Khata Mahalaxmi Sharedhani Bachat			3.50% 3.50%		100			
Mahalaxmi Remittance Bachat			3.50%		100			
Mero Bachat Khata			3.50%		1.	-		
Mahalaxmi Premium Bachat			3.50%		100			
Mahalaxmi Dhana Barsa			3.50%		100			
Mahalaxmi Bhukampa Pidit 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 Mahalaxmi Sunaulo Bacha			3.50%		2000			
Mahalaxmi Anmol Bachat			3.50% 3.50%		2000			
Staff Salary Account			3.50%		-			
Mahalaxmi Online Saving			3.50%		-			
Margin Locker Account			3.50%		1000			
Mahalaxmi Dollar Saving	Account		1.50%		-			
Call Deposit (upto)			1.75%					
Fixed Deposit Accou		1 Dec	•.					
		Individual Fixed Dep New		Renew				
Fixed Deposit Account:	Monthly			Ionthl		uarterly		
3 Months	-		50%	-	_	6.75%		
6 Months to 9 Months 1 Year and Above	7.00%			7.25%		7.50%		
	7.50% nstitutional Fi			7.75%	)	8.00%		
Fixed Deposit Account:	NStitutional i i	Xeu Du	Interest I	Pate (1	0 ( 6 -	uerter]v		
3 Months to Below 1 Yea			Interes.		)0%	uai ter - <sub>v</sub>		
			7.50%					
1 Year and Above	r			7.5	Interest Rate (p.a.)			
1 Year and Above B. Loan & Advances	r		Inte		?ate (p	31		
B. Loan & Advances		·ital/		erest F				
B. Loan & Advances Business OD/Industrial OD		oital/		erest F	Rate (p. + upto :			
B. Loan & Advances Business OD/Industrial OD Short Term Loan	)/ Working Cap	oital/	Base	e <b>rest F</b> e rate -		5.5%		
B. Loan & Advances Business OD/Industrial OD Short Term Loan Business / Industrial Term	)/ Working Cap Loan		Base	erest F e rate e rate	+ upto	5.5%		
B. Loan & Advances Business OD/Industrial OE Short Term Loan Business / Industrial Term Mahalaxmi Udhyamshil Karja	)/ Working Cap Loan		Base Bas Base Base	e rate e rate e rate e rate se rate	+ upto + upto + upto + upto	5.5% 5.5% 5.5% 6%		
B. Loan & Advances Business OD/Industrial OE Short Term Loan Business / Industrial Term Mahalaxmi Udhyamshil Karja Auto Loan	)/ Working Cap Loan		Base Base Base Base Base	e rate e rate e rate e rate se rate se rate	+ upto { + upto { + upto { + upto + upto + upto	5.5% 5.5% 5.5% 6%		
B. Loan & Advances Business OD/Industrial OE Short Term Loan Business / Industrial Term Mahalaxmi Udhyamshil Karja Auto Loan Hire Purchase Loan Education Loan	)/ Working Cap Loan		Base Base Base Base Base Base	e rate e rate e rate e rate se rate se rate se rate	+ upto { + upto { + upto { + upto { + upto { + upto { + upto	5.5% 5.5% 5.5% 0.6% 0.6%		
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B. Loan & Advances Business OD/Industrial OE Short Term Loan Business / Industrial Term Mahalaxmi Udhyamshil Karja Auto Loan Hire Purchase Loan Education Loan Home Loan Gold and Silver Loan	)/ Working Cap Loan		Base Base Base Base Base Base Base Base	e rate e rate e rate e rate se rate se rate se rate se rate se rate	+ upto { + u	5.5% 5.5% 5.5% 6% 6% 6% 6%		
B. Loan & Advances Business OD/Industrial OE Short Term Loan Business / Industrial Term Mahalaxmi Udhyamshil Karja Auto Loan Hire Purchase Loan Education Loan Home Loan Gold and Silver Loan Loan Against Shares	)/ Working Cap Loan /Other Business		Base Base Base Base Base Base Base Base	e rate e rate e rate e rate se rate se rate se rate se rate se rate se rate se rate	+ upto { + upto { + upto { + upto + upto + upto + upto + upto + upto + upto + upto	5.5% 5.5% 5.5% 6% 6% 6% 6%		
B. Loan & Advances Business OD/Industrial OE Short Term Loan Business / Industrial Term Mahalaxmi Udhyamshil Karja Auto Loan Hire Purchase Loan Education Loan Home Loan Gold and Silver Loan Loan Against Shares Deprived Sector Loan (Insi	)/ Working Cap Loan /Other Business //Other Business		Base Base Base Base Base Base Base Base	e rate e rate e rate e rate se rate se rate se rate se rate se rate se rate se rate se rate se rate	+ upto { + upto { + upto { + upto + upto + upto + upto + upto + upto + upto + upto	5.5% 5.5% 5.5% 5.5% 6% 6% 6% 6% 6% 6%		
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B. Loan & Advances Business OD/Industrial OE Short Term Loan Business / Industrial Term Mahalaxmi Udhyamshil Karja Auto Loan Hire Purchase Loan Education Loan Home Loan Gold and Silver Loan Loan Against Shares Deprived Sector Loan (Ins Deprived Sector Loan (Ins))	0/ Working Cap Loan a/Other Business titutional) ividual) i) Home Equity Lo it (Own) / NRB Securiti h End 2078	s Loan	Base Base Base Base Base Base Base Base	erest F e rate e rate e rate e rate se rate se rate se rate se rate se rate se rate e Rate e Rate e Rate e Rate e Rate e Rate se sa se se se se se se se se se s	+ upto + + u	5.5% 5.5% 66% 66% 66% 66% 66% 66% 06% 06% 06% 06		
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B. Loan & Advances Business OD/Industrial OE Short Term Loan Business / Industrial Term Mahalaxmi Udhyamshil Karja Auto Loan Hire Purchase Loan Education Loan Home Loan Gold and Silver Loan Loan Against Shares Deprived Sector Loan (Ins Deprived Sector Loan (Ins)) Deprived Sector Loan (Ins)	0/ Working Cap Loan a/Other Business titutional) ividual) i) Home Equity Lo it (Own) / NRB Securiti h End 2078	s Loan	Base Base Base Base Base Base Base Base	e rate e rate e rate e rate e rate e rate e rate se rate se rate se rate se rate se rate e Rate e Rate e Rate e Rate e Rate for Source	+ upto + + u	5.5% 5.5% 5.5% 6% 6% 6% 6% 6% 6% 6% 6% 5.6% 6% 6% 5.6% 6% 5.6% 5.		

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