



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 : 17th September, 2021 (1st Ashwin, 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	4.30%	100	
Mahalaxmi Special Saving	4.30%	100	
Mahalaxmi Grihalaxmi Bachat	4.30%	100	
Mahalaxmi Student Saving Account	4.30%	100	
Mahalaxmi Jestha Nagarik Bachat	4.30%	100	
Mahalaxmi Sambridhhi Bachat	4.30%	100	
Mahalaxmi Baal Bachat Khata	4.30%	100	
Mahalaxmi Pension Bachat Khata	4.30%	100	
Mahalaxmi Sharedhani Bachat	4.30%	100	
Mahalaxmi Remittance Bachat	4.30%	100	
Mero Bachat Khata	4.30%	-	
Mahalaxmi Premium Bachat	4.30%	100	
Mahalaxmi Dhana Barsa	4.30%	100	
Mahalaxmi Bhukampa Pidit Account	4.30%	-	
Mahalaxmi Samajik Surakshya Account	4.30%	-	
Mahalaxmi Bachat Khata	4.30%	100	
Mahalaxmi (Regular, Suraksha, Optional & Center Fund) Saving	4.30%	-	
Mahalaxmi Safety Saving	4.30%	2000	
Mahalaxmi Sunaulo Bachat	4.30%	2000	
Mahalaxmi Anmol Bachat	4.30%	1500	
Staff Salary Account	5.00%	-	
Mahalaxmi Online Saving	4.30%	-	
Margin Locker Account	4.30%	1000	
Mahalaxmi Dollar Saving Account	2.30%	-	
Call Deposit (upto)	2.15%		
Fixed Deposit Accounts			
Individual Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a.)		
	Monthly	Quarterly	
3 to 6 Months	8.80%	9.05%	
9 months	8.90%	9.15%	
1 Year and Above	9.05%	9.30%	
Institutional Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a) Quarterly		
3 Months to 1 Year	9.30%		
B. Loan & Advances	Interest Rate (p.a.)		
Business OD/Industrial OD/ Working Capital/ Short Term Loan	Base rate + upto 7%		
Business / Industrial Term Loan	Base rate + upto 7%		
Mahalaxmi Udhyamshil Karja/Other Business Loan	Base rate + upto 7%		
Auto Loan	Base rate + upto 7%		
Hire Purchase Loan	Base rate + upto 7%		
Education Loan	Base rate + upto 7%		
Home Loan	Base rate + upto 7%		
Gold and Silver Loan	Base rate + upto 7%		
Loan Against Shares	Base rate + upto 7%		
Deprived Sector Loan (Institutional)	Negotiable		
Deprived Sector Loan (Individual)	Base rate + upto 7%		
Agriculture Loan (Term/OD)	Base rate + upto 7%		
Personal Loan (Term/OD)/Home Equity Loan	Base rate + upto 7%		
Other Loan	Base rate + upto 7%		
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 Sharwan End 2078	7.64%		
Fixed Interest Rate for individual term loan	Above 1 year and Upto 5 Years	Above 5 year and Upto 10 Years	Above 10 Years
Home Loan	11.99%	12.99%	13.99%
Auto Loan	11.99%	12.99%	13.99%
Other term Loan	12.49%	13.49%	14.49%

Notes:

- Penal will be charged as per the NRB circular.
- Customer availing personal term 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