



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 : 13th Feburary, 2022 (1st Falgun, 2078)

A. Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)
Savings Accounts:		
Mahalaxmi Baivab Bachat Khata	7.25%	5000
Mahalaxmi Karmachari Bachat Khata	6.55%	100
Mahalaxmi Normal Saving	6.55%	100
Mahalaxmi Special Saving	6.55%	100
Mahalaxmi Grihalaxmi Bachat	6.55%	100
Mahalaxmi Student Saving Account	6.55%	100
Mahalaxmi Jestha Nagarik Bachat	6.55%	100
Mahalaxmi Sambridhhi Bachat	6.55%	100
Mahalaxmi Baal Bachat Khata	6.55%	100
Mahalaxmi Pension Bachat Khata	6.55%	100
Mahalaxmi Sharedhani Bachat	6.55%	100
Mahalaxmi Remittance Bachat	6.55%	-
Mero Bachat Khata	6.55%	100
Mahalaxmi Premium Bachat	6.55%	100
Mahalaxmi Dhana Barsa	6.55%	-
Mahalaxmi Bhukampa Pidit Account	6.55%	-
Mahalaxmi Samajik Surakshya Account	6.55%	100
Mahalaxmi Bachat Khata	6.55%	
Mahalaxmi (Regular, Suraksha ,Optional & Center Fund) Saving	6.55%	-
Mahalaxmi Safety Saving	6.55%	2000
Mahalaxmi Sunaulo Bachat	6.55%	2000
Mahalaxmi Anmol Bachat	6.55%	1500
Investor's Saving Account	6.55%	5000
Staff Salary Account	6.55%	-
Mahalaxmi Online Saving	6.55%	-
Margin Locker Account	6.55%	1,000
Mahalaxmi Dollar Saving Account	3.28%	-
Call Deposit (upto)	3.275%	
Fixed Deposit Accounts		
Individual Fixed Deposit		
Fixed Deposit Account:	Interest Rate	Payment on
3 months and above*	11.55%	Monthly/ Quaterly
Remittance Fixed Deposit(3 months and above)	12.55%	Monthly/ Quaterly
Institutional Fixed Deposit		
Fixed Deposit Account:	Interest Rate	Payment on
3 months and above*	10.55%	Monthly/ Quaterly
*The maturity period of FD must not exceed more than 5 years		
# In the case of renewal of bidding fixed deposit 0.1% can be added to the published rate		
B. Loan & Advances		
Interest Rate (p.a.)		
Business OD/Industrial OD/ Working Capital/Short Term Loan	Base rate+ upto 8%	
Business / Industrial Term Loan	Base rate + upto 8%	
Mahalaxmi Udhymshil Karja/Other Business Loan	Base rate + upto 8%	
Auto Loan	Base rate + upto 8%	
Hire Purchase Loan	Base rate + upto 8%	
Education Loan	Base rate + upto 8%	
Home Loan	Base rate + upto 8%	
Gold and Silver Loan	Base rate + upto 8%	
Loan Against Shares	Base rate + upto 8%	
Deprived Sector Loan (Institutional)	Negotiable	
Deprived Sector Loan (Individual)	Base Rate + upto 8%	
Agriculture Loan (Term/OD)	Base Rate + upto 8%	
Personal Loan(Term/OD)/Home Equity Loan	Base Rate + upto 8%	
Other Loan	Base Rate + upto 8%	
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 Poush End 2078	8.94%	
Fixed Interest Rate for individual term loan	Above 1 year & Upto 5 Years	Above 5 year & Up to 10 Years
Home Loan	11.99%	12.99%
Auto Loan	11.99%	12.99%
Other term Loan	12.49%	13.49%

Notes:

*Conditions Apply

- 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.