



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 : 15th May, 2022 (1st Jestha, 2079)

A. Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	
Savings Accounts:			
Mahalaxmi Bachat Briddhi Khata	8.55%	51	
Mahalaxmi Baivab Bachat Khata	7.25%	5000	
Mahalaxmi Karmachari Bachat Khata	7.00%	100	
Mahalaxmi Normal Saving	7.00%	100	
Mahalaxmi Special Saving	7.00%	100	
Mahalaxmi Grihalaxmi Bachat	7.00%	100	
Mahalaxmi Student Saving Account	7.00%	100	
Mahalaxmi Jestha Nagarik Bachat	7.00%	100	
Mahalaxmi Sambridhhi Bachat	7.00%	100	
Mahalaxmi Baal Bachat Khata	7.00%	100	
Mahalaxmi Pension Bachat Khata	7.00%	100	
Mahalaxmi Sharedhani Bachat	7.00%	100	
Mahalaxmi Remittance Bachat	7.00%	100	
Mero Bachat Khata	7.00%	-	
Mahalaxmi Premium Bachat	7.00%	100	
Mahalaxmi Dhana Barsa	7.00%	100	
Mahalaxmi Bhukampa Pidit Account	7.00%	-	
Mahalaxmi Samajik Surakshya Account	7.00%	-	
Mahalaxmi Bachat Khata	7.00%	100	
Mahalaxmi (Regular, Suraksha , Optional & Center Fund) Saving	7.00%	-	
Mahalaxmi Safety Saving	7.00%	2000	
Mahalaxmi Sunaulo Bachat	7.00%	2000	
Mahalaxmi Anmol Bachat	7.00%	1500	
Investor's Saving Account	7.00%	-	
Staff Salary Account	8.55%	-	
Mahalaxmi Online Saving	7.00%	-	
Margin Locker Account	7.00%	1000	
Mahalaxmi Dollar Saving Account	3.28%	-	
Call Deposit (upto)	3.500%		
Fixed Deposit Accounts			
Individual Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a)	Payment On	
3 months above	12.00%	Monthly/ Quarterly	
Remittance Fixed Deposit (3 Months and above)	13.00%	Monthly/ Quarterly	
Institutional Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a.)	Payment On	
3 Months and above*	11.00%	Monthly/ Quarterly	
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 Udhyamshil 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 Chaitra End 2078(Average)	9.89%		
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	12.99%	13.99%	14.99%
Auto Loan	12.99%	13.99%	-
Other term Loan	13.49%	14.49%	15.49%

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.