



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

Durbar Marg, Kathmandu, Nepal

Phone : 01-5368719

Interest Rates (p.a.)

Effective from : 17th November, 2022 (1st Mangsir, 2079)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Maha Bachat Khata	9.85%	500	Monthly
Mahalaxmi Bachat Briddhi Khata	8.85%	51	Monthly
Mahalaxmi Baivab Bachat Khata	7.85%	5,000	Quarterly
Mahalaxmi Karmachari Bachat Khata	7.85%	100	Quarterly
Mahalaxmi Normal Saving	7.85%	100	Quarterly
Mahalaxmi Special Saving	7.85%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	7.85%	100	Quarterly
Mahalaxmi Student Saving Account	7.85%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	7.85%	100	Quarterly
Mahalaxmi Sambriddhi Bachat	7.85%	100	Quarterly
Mahalaxmi Baal Bachat Khata	7.85%	100	Quarterly
Mahalaxmi Pension Bachat Khata	7.85%	100	Quarterly
Mahalaxmi Sharedhani Bachat	7.85%	100	Quarterly
Mahalaxmi Remittance Bachat	7.85%	100	Quarterly
Mero Bachat Khata	7.85%	-	Quarterly
Mahalaxmi Premium Bachat	7.85%	100	Quarterly
Mahalaxmi Dhana Barsa	7.85%	100	Quarterly
Mahalaxmi Bhukampa Pidit Account	7.85%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	7.85%	-	Quarterly
Mahalaxmi Bachat Khata	7.85%	100	Quarterly
Mahalaxmi (Regular, Suraksha, Optional & Center Fund) Saving	7.85%	-	Quarterly
Mahalaxmi Safety Saving	7.85%	2,000	Monthly
Mahalaxmi Sunaulo Bachat	7.85%	2,000	Quarterly
Mahalaxmi Anmol Bachat	7.85%	1,500	Quarterly
Investor's Saving Account	7.85%	-	Quarterly
Mahalaxmi PMS Khata	9.80%	-	Monthly
Staff Salary Account	9.85%	-	Quarterly
Mahalaxmi Online Saving	7.85%	-	Quarterly
Margin Locker Account	7.85%	1,000	Quarterly
Mahalaxmi Dollar Saving Account	3.28%	-	Quarterly
Call Deposit (upto)	3.925%		
Fixed Deposit Accounts			
Individual Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a.)	Payment On	
3 Months and above*	12.85%	Monthly/ Quarterly	
Remittance Fixed Deposit (3 Months and above)	13.85%	Monthly/ Quarterly	
Mahalaxmi Kramik Bachat Khata	12.85%	Quarterly	
Mahalaxmi Double Bonanza	66 Months 15 Days		
Institutional Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a.)	Payment On	
3 Months and above*	10.85%	Monthly/ Quarterly	
* The maturity period of FD should not exceed more than 10 years.			
# Additional 0.5% can be provided for institutinal fixed deposit through bidding.			
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 Ashwin End 2079	11.89%		
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	13.99%	14.99%	15.99%
Auto Loan	13.99%	14.99%	-
Other term Loan	14.49%	15.49%	16.49%

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

सबल बैंक सफल सहकार्य

www.mahalaxmibank.com

