



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

Durbar Marg, Kathmandu, Nepal

Phone :01-4268719, Fax:01-4269308

Interest Rates (p.a.)

Effective from : 17th September, 2022 (1st Ashwin, 2079)

Deposit	Interest Rate (p.a)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Maha Bachat Khata	10.00%	500	Monthly
Mahalaxmi Bachat Briddhi Khata	9.00%	51	Monthly
Mahalaxmi Baivab Bachat Khata	8.00%	5,000	Quarterly
Mahalaxmi Karmachari Bachat Khata	8.00%	100	Quarterly
Mahalaxmi Normal Saving	8.00%	100	Quarterly
Mahalaxmi Special Saving	8.00%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	8.00%	100	Quarterly
Mahalaxmi Student Saving Account	8.00%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	8.00%	100	Quarterly
Mahalaxmi Sambridhi Bachat	8.00%	100	Quarterly
Mahalaxmi Baal Bachat Khata	8.00%	100	Quarterly
Mahalaxmi Pension Bachat Khata	8.00%	100	Quarterly
Mahalaxmi Sharedhani Bachat	8.00%	100	Quarterly
Mahalaxmi Remittance Bachat	8.00%	100	Quarterly
Mero Bachat Khata	8.00%	-	Quarterly
Mahalaxmi Premium Bachat	8.00%	100	Quarterly
Mahalaxmi Dhana Barsa	8.00%	100	Quarterly
Mahalaxmi Bhukampa Pudit Account	8.00%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	8.00%	-	Quarterly
Mahalaxmi Bachat Khata	8.00%	100	Quarterly
Mahalaxmi (Regular, Suraksha, Optional & Center Fund) Saving	8.00%	-	Quarterly
Mahalaxmi Safety Saving	8.00%	2,000	Monthly
Mahalaxmi Sunaulo Bachat	8.00%	2,000	Quarterly
Mahalaxmi Anmol Bachat	8.00%	1,500	Quarterly
Investor's Saving Account	8.00%	-	Quarterly
Mahalaxmi PMS Khata	9.95%	-	Monthly
Staff Salary Account	10.00%	-	Quarterly
Mahalaxmi Online Saving	8.00%	-	Quarterly
Margin Locker Account	8.00%	1,000	Quarterly
Mahalaxmi Dollar Saving Account	3.28%	-	Quarterly
Call Deposit (upto)	4.00%	-	Quarterly

Fixed Deposit Accounts

Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a)	Payment On
3 Months and above*	13.00%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months and above)	14.00%	Monthly/ Quarterly
Mahalaxmi Kramik Bachat Khata	13.00%	Quarterly
Mahalaxmi Double Bonanza	65Months 15 Days	

Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a)	Payment On
3 Months and above*	11.00%	Monthly/ Quarterly

* The maturity period of FD should not exceed more than 10 years.

Additional 0.5% can be provided for institutional 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 Udyamshil 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)		Base rate+ upto 8%
Deprived Sector Loan (Individual)		Negotiable
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 Ashadh End 2079		11.11%

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	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