



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "ब" श्रेणीको राष्ट्रियकृतिकृत हुने गरी स्थापित)

Durbar Marg, Kathmandu, Nepal
Phone : 01-4268719, Fax : 01-4269308

Interest Rates (p.a.)

Effective from : 17th August, 2022 (1st Bhadra, 2079)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Bachat Biddhi Khata	8.55%	51	Monthly
Mahalaxmi Baibab Bachat Khata	7.25%	5,000	Quarterly
Mahalaxmi Karmachari Bachat Khata	7.00%	100	Quarterly
Mahalaxmi Normal Saving	7.00%	100	Quarterly
Mahalaxmi Special Saving	7.00%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	7.00%	100	Quarterly
Mahalaxmi Student Saving Account	7.00%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	7.00%	100	Quarterly
Mahalaxmi Sambidhi Bachat	7.00%	100	Quarterly
Mahalaxmi Baal Bachat Khata	7.00%	100	Quarterly
Mahalaxmi Pension Bachat Khata	7.00%	100	Quarterly
Mahalaxmi Sharekhan Bachat	7.00%	100	Quarterly
Mahalaxmi Remittance Bachat	7.00%	100	Quarterly
Mero Bachat Khata	7.00%	-	Quarterly
Mahalaxmi Premium Bachat	7.00%	100	Quarterly
Mahalaxmi Dhana Barsa	7.00%	100	Quarterly
Mahalaxmi Bhukampa Pudit Account	7.00%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	7.00%	-	Quarterly
Mahalaxmi Bachat Khata	7.00%	100	Quarterly
Mahalaxmi (Regular, Suraksha, Optional & Center Fund) Saving	7.00%	-	Quarterly
Mahalaxmi Safety Saving	7.00%	2,000	Monthly
Mahalaxmi Sunaulo Bachat	7.00%	2,000	Quarterly
Mahalaxmi Anmol Bachat	7.00%	1,500	Quarterly
Investor's Saving Account	7.00%	-	Quarterly
Staff Salary Account	8.55%	-	Quarterly
Mahalaxmi Online Saving	7.00%	-	Quarterly
Margin Locker Account	7.00%	1,000	Quarterly
Mahalaxmi Dollar Saving Account	3.28%	-	Quarterly
Call Deposit (upto)	3.50%		

Fixed Deposit Accounts

Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
3 Months and above*	12.00%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months and above)	13.00%	Monthly/ Quarterly
Mahalaxmi Kramik Bachat Khata	12.00%	Quarterly
Mahalaxmi Double Bonanza	71 Months	

Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
3 Months and above*	10.00%	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)	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 Ashadh End 2079	11.11%															
Fixed Interest Rate for individual term loan	<table><tr><th>Above 1 year and Upto 5 Years</th><th>Above 5 year and Upto 10 Years</th><th>Above 10 Years</th></tr><tr><td>Home Loan</td><td>12.99%</td><td>13.99%</td><td>14.99%</td></tr><tr><td>Auto Loan</td><td>12.99%</td><td>13.99%</td><td>-</td></tr><tr><td>Other term Loan</td><td>13.49%</td><td>14.49%</td><td>15.49%</td></tr></table>	Above 1 year and Upto 5 Years	Above 5 year and Upto 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%
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Auto Loan	12.99%	13.99%	-													
Other term Loan	13.49%	14.49%	15.49%													

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.