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 July, 2023 (1st Shrawan, 2080)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Maha Bachat Khata	7.50%	500	Monthly
Mahalaxmi Bachat Briddhi Khata	6.50%	51	Monthly
Mahalaxmi Baivab Bachat Khata	5.50%	5,000	Quarterly
Mahalaxmi Karmachari Bachat Khata	5.50%	100	Quarterly
Mahalaxmi Premium Bachat Khata	5.50%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	5.50%	100	Quarterly
Mahalaxmi Student Saving Account	5.50%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	5.50%	100	Quarterly
Mahalaxmi Sambridhhi Bachat	5.50%	100	Quarterly
Mahalaxmi Baal Bachat Khata	5.50%	100	Quarterly
Mahalaxmi Pension Bachat Khata	5.50%	100	Quarterly
Mahalaxmi Sharedhani Bachat	5.50%	100	Quarterly
Mahalaxmi Remittance Bachat	6.50%	100	Quarterly
Mero Bachat Khata	5.50%	-	Quarterly
Mahalaxmi Bhukampa Pidit Account	5.50%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	5.50%	-	Quarterly
Mahalaxmi Safety Saving	5.50%	2,000	Monthly
Mahalaxmi Sunaulo Bachat	5.50%	2,000	Quarterly
Mahalaxmi Anmol Bachat	5.50%	1,500	Quarterly
Mahalaxmi PMS Khata	7.45%	-	Monthly
Staff Salary Account	7.50%	-	Quarterly
Mahalaxmi Online Saving	5.50%	-	Quarterly
Margin Locker Account	5.50%	1,000	Quarterly
Mahalaxmi Dollar Saving Account	3.28%	-	Quarterly
Call Deposit (upto)	**2.75%**		

Fixed Deposit Accounts

1. Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
3 Months and Below 1 Year	10.00%	Monthly/ Quarterly
1 Year and above*	10.10%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months and Below 1 Year)	11.00%	Monthly/ Quarterly
Remittance Fixed Deposit (1 Year and Above*)	11.10%	Monthly/ Quarterly
Mahalaxmi Kramik Bachat Khata	10.10%	Quarterly

2. Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
6 Months and Below 1 Year	8.00%	Monthly/ Quarterly
1 Year and Above*	8.10%	Monthly/ Quarterly
3. Akshaya Kosh	Negotiable	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 5%
Business / Industrial Term Loan	Base rate + upto 5%
Mahalaxmi Udhyamshil Karja/Other Business Loan	Base rate + upto 5%
Auto Loan	Base rate + upto 5%
Hire Purchase Loan	Base rate + upto 5%
Education Loan	Base rate + upto 5%
Home Loan	Base rate + upto 5%
Gold and Silver Loan	Base rate + upto 5%
Loan Against Shares	Base rate + upto 5%
Deprived Sector Loan(Institutional)	Negotiable
Deprived Sector Loan (Individual)	Base rate + upto 5%
Agriculture Loan (Term/OD)	Base rate + upto 5%
Personal Loan(Term/OD)/Home Equity Loan	Base rate + upto 5%
Other Loan	Base rate + upto 5%
Loan Against Fixed Deposit(Own)	Coupon Rate +2%
Loan Against Government / NRB Securities	Coupon Rate +2%
Consortium Loan	As per Consortium Decision
Base rate (Average)	**11.97%**

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

size: 2x33