



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 : 18th September 2023 (1st Aswin, 2080)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Maha Bachat Khata	8.00%	500	Monthly
Mahalaxmi Bachat Briddhi Khata	7.00%	51	Monthly
Mahalaxmi Baivab Bachat Khata	6.00%	5,000	Quarterly
Mahalaxmi Karmachari Bachat Khata	6.00%	100	Quarterly
Mahalaxmi Premium Bachat Khata	6.00%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	6.00%	100	Quarterly
Mahalaxmi Student Saving Account	6.00%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	6.00%	100	Quarterly
Mahalaxmi Sambridhi Bachat	6.00%	100	Quarterly
Mahalaxmi Baal Bachat Khata	6.00%	100	Quarterly
Mahalaxmi Pension Bachat Khata	6.00%	100	Quarterly
Mahalaxmi Shredhani Bachat	6.00%	100	Quarterly
Mahalaxmi Remittance Bachat	7.00%	100	Quarterly
Mero Bachat Khata	6.00%	-	Quarterly
Mahalaxmi Bhukampa Pidit Account	6.00%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	6.00%	-	Quarterly
Mahalaxmi Safety Saving	6.00%	2,000	Monthly
Mahalaxmi Sunaulo Bachat	6.00%	2,000	Quarterly
Mahalaxmi Anmol Bachat	6.00%	1,500	Quarterly
Mahalaxmi PMS Khata	7.95%	-	Monthly
Staff Salary Account	8.00%	-	Quarterly
Mahalaxmi Online Saving	6.00%	-	Quarterly
Margin Locker Account	6.00%	1,000	Quarterly
Mahalaxmi Dollar Saving Account	3.28%	-	Quarterly
Call Deposit (upto)	3.00%		

Fixed Deposit Accounts

1. Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
3 Months and Below 1 Year	10.90%	Monthly/ Quarterly
1 Year and above*	11.00%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months and Below 1 Year)	11.90%	Monthly/ Quarterly
Remittance Fixed Deposit (1 Year and Above*)	12.00%	Monthly/ Quarterly
Mahalaxmi Kramik Bachat Khata	11.00%	Quarterly

2. Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
6 Months and Below 1 Year	8.90%	Monthly/ Quarterly
1 Year and Above*	9.00%	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 Udhyaamshil 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)	11.47%		
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.