



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

Durbar Marg, Kathmandu, Nepal
Phone :01-5368719

INTEREST RATE

(Per Annum)

Effective from : 17th November, 2023 (1st Mangsir, 2080)

Deposit	Interest Rate (p.a)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Maha Bachat Khata	6.40%	500	Monthly
Mahalaxmi Bachat Briddhi Khata	5.40%	51	Monthly
Mahalaxmi Baiva Bachat Khata	4.40%	5,000	Quarterly
Mahalaxmi Karmachari Bachat Khata	4.40%	100	Quarterly
Mahalaxmi Premium Bachat Khata	4.40%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	4.40%	100	Quarterly
Mahalaxmi Student Saving Account	4.40%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	4.40%	100	Quarterly
Mahalaxmi Sambidhi Bachat	4.40%	100	Quarterly
Mahalaxmi Baal Bachat Khata	4.40%	100	Quarterly
Mahalaxmi Pension Bachat Khata	4.40%	100	Quarterly
Mahalaxmi Shredhani Bachat	4.40%	100	Quarterly
Mahalaxmi Remittance Bachat	5.40%	100	Quarterly
Mero Bachat Khata	4.40%	-	Quarterly
Mahalaxmi Bhukampa Pidit Account	4.40%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	4.40%	-	Quarterly
Mahalaxmi Safety Saving	4.40%	2,000	Monthly
Mahalaxmi Sunaulo Bachat	4.40%	2,000	Quarterly
Mahalaxmi Anmol Bachat	4.40%	1,500	Quarterly
Mahalaxmi PMS Khata	6.35%	-	Monthly
Staff Salary Account	6.40%	-	Quarterly
Mahalaxmi Online Saving	4.40%	-	Quarterly
Margin Locker Account	4.40%	1,000	Quarterly
Mahalaxmi Dollar Saving Account	3.28%	-	Quarterly
Call Deposit (upto)	2.20%		

Fixed Deposit Accounts

1. Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a)	Payment On
3 Months and Below 1 Year	9.30%	Monthly/ Quarterly
1 Year and above*	9.40%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months and Below 1 Year)	10.30%	Monthly/ Quarterly
Remittance Fixed Deposit (1 Year and Above*)	10.40%	Monthly/ Quarterly
Mahalaxmi Kramik Bachat Khata	9.40%	Quarterly

2. Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a)	Payment On
6 Months and Below 1 Year	7.30%	Monthly/ Quarterly
1 Year and Above*	7.40%	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 4.5%
Business / Industrial Term Loan	Base rate+ upto 4.5%
Mahalaxmi Udyamshil Karja/Other Business Loan	Base rate+ upto 4.5%
Auto Loan	Base rate+ upto 4.5%
Hire Purchase Loan	Base rate+ upto 4.5%
Education Loan	Base rate+ upto 4.5%
Home Loan	Base rate+ upto 4.5%
Gold and Silver Loan	Base rate+ upto 4.5%
Loan Against Shares	Base rate+ upto 4.5%
Deprived Sector Loan(Institutional)	Negotiable
Deprived Sector Loan (Individual)	Base rate+ upto 4.5%
Agriculture Loan (Term/OD)	Base rate+ upto 4.5%
Personal Loan(Term/OD)/Home Equity Loan	Base rate+ upto 4.5%
Other Loan	Base rate+ upto 4.5%
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)	11.23%		
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	13.39%	14.39%	15.39%
Auto Loan	13.39%	14.39%	-
Other term Loan	13.89%	14.89%	15.89%

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.
- बैंकले कर्जाको ग्याबन्डर लागू गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहने गरिनेछ ।