



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

Durbar Marg, Kathmandu, Nepal
Phone : 01-5368719

Interest Rates (p.a.)

Effective from : 14th March, 2024 (1st Chaitra, 2080)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Maha Bachat Khata	5.80%	500	Monthly
Mahalaxmi Bachat Bridgini Khata	4.80%	51	Monthly
Mahalaxmi Baibab Bachat Khata	4.50%	5000	Quarterly
Mahalaxmi Karmachari Bachat Khata	6.00%	100	Quarterly
Mahalaxmi Premium Bachat Khata	4.50%	100	Quarterly
Mahalaxmi Orihalaxmi Bachat	4.50%	100	Quarterly
Mahalaxmi Student Saving Account	4.50%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	4.50%	100	Quarterly
Mahalaxmi Sambidhhi Bachat	6.50%	100	Quarterly
Mahalaxmi Baal Bachat Khata	4.50%	100	Quarterly
Mahalaxmi Pension Bachat Khata	4.50%	100	Quarterly
Mahalaxmi Shredhani Bachat	4.50%	100	Quarterly
Mahalaxmi Remittance Bachat	5.50%	100	Quarterly
Mero Bachat Khata	4.50%	-	Quarterly
Mahalaxmi Bhukampa Pidit Account	4.50%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	4.50%	-	Quarterly
Mahalaxmi Safety Saving	4.50%	2000	Monthly
Mahalaxmi Sunaulo Bachat	4.50%	2000	Quarterly
Mahalaxmi Anmol Bachat	4.50%	1500	Quarterly
Mahalaxmi PMS Khata	6.45%	-	Monthly
Staff Salary Account	6.50%	-	Quarterly
Mahalaxmi Online Saving	4.50%	-	Quarterly
Margin Locker Account	4.50%	1000	Quarterly
Mahalaxmi Dollar Account (Saving/Fixed)	5.00%	-	Quarterly
Call Deposit (upto)	2.25%		

Fixed Deposit Accounts		
1. Individual Fixed Deposit		
Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
3 Months to below 6 Months	6.50%	Monthly/ Quarterly
6 Months to below 1 Year	6.75%	Monthly/ Quarterly
1 Year to below 2 Years	7.00%	Monthly/ Quarterly
2 Years to below 3 Years	7.25%	Monthly/ Quarterly
3 Years and above*	8.05%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months to below 6 Months)	7.50%	Monthly/ Quarterly
Remittance Fixed Deposit (6 Months to below 1 Year)	7.75%	Monthly/ Quarterly
Remittance Fixed Deposit (1 Year to below 2 Years)	8.00%	Monthly/ Quarterly
Remittance Fixed Deposit (2 Years to below 3 Years)	8.25%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Years and above*)	9.05%	Monthly/ Quarterly
Mahalaxmi Kramik Bachat Khata	7.00%	Quarterly

2. Institutional Fixed Deposit		
Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
6 Months to below 1 Year	4.75%	Monthly/ Quarterly
1 Year to below 2 Years	5.00%	Monthly/ Quarterly
2 Years to below 3 Years	5.25%	Monthly/ Quarterly
3 Years and above*	6.05%	Monthly/ Quarterly
3. Akshaya Kosh	Negotiable	Monthly/ Quarterly

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

B. Loan & Advances		Interest Rate (p.a.)	
Business OD/Industrial OD/ Working Capital/ Short Term Loan		Base rate + upto 3.75%	
Business / Industrial Term Loan		Base rate + upto 3.75%	
Mahalaxmi Udyamshil Karja/Other Business Loan		Base rate + upto 3.75%	
Auto Loan		Base rate + upto 3.75%	
Hire Purchase Loan		Base rate + upto 3.75%	
Education Loan		Base rate + upto 3.75%	
Home Loan		Base rate + upto 3.75%	
Gold and Silver Loan		Base rate + upto 3.75%	
Loan Against Shares		Base rate + upto 3.75%	
Deprived Sector Loan(Institutional)		Negotiable	
Deprived Sector Loan (Individual)		Base rate + upto 3.75%	
Agriculture Loan (Term/OD)		Base rate + upto 3.75%	
Personal Loan(Term/OD)/Home Equity Loan		Base rate + upto 3.75%	
Other Loan		Base rate + upto 3.75%	
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)		10.36%	
Fixed Interest Rate for individual term loan		Above 1 year and Upto 5 Years	Above 5 year and Upto 10 Years
Home Loan		12.99%	13.49%
Auto Loan		12.99%	13.49%
Other term Loan		12.99%	13.99%

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 व्याजदर लागू गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहने गर्नुछ ।