



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "अ" वर्गको राष्ट्रियस्तरको उच्चतम मान्यता प्राप्त)

Durbar Marg, Kathmandu, Nepal

Phone :01-5368719

Interest Rates (p.a.)

Effective from : 13th April, 2024 (1st Baisakh, 2081)

Deposit	Interest Rate (p.a)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Maha Bachat Khata	5.80%	500	Monthly
Mahalaxmi Bachat Briddhi Khata	4.80%	51	Monthly
Mahalaxmi Baivab Bachat Khata	4.50%	5000	Quarterly
Mahalaxmi Karmachari Bachat Khata	6.00%	100	Quarterly
Mahalaxmi Investor's Share Saving Account (All in One)	✓ 4.50%	-	Quarterly
Mahalaxmi Premium Bachat Khata	✓ 4.50%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	✓ 4.50%	100	Quarterly
Mahalaxmi Student Saving Account	4.50%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	4.50%	100	Quarterly
Mahalaxmi Sambriddhi 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 2 Years	6.75%	Monthly/ Quarterly	
2 Years to below 3 Years	7.00%	Monthly/ Quarterly	
3 Years and above*	7.75%	Monthly/ Quarterly	
Remittance Fixed Deposit (3 Months to below 6 Months)	7.50%	Monthly/ Quarterly	
Remittance Fixed Deposit (6 Months to below 2 Years)	7.75%	Monthly/ Quarterly	
Remittance Fixed Deposit (2 Years to below 3 Years)	8.00%	Monthly/ Quarterly	
Remittance Fixed Deposit (3 Years and above*)	8.75%	Monthly/ Quarterly	
Mahalaxmi Kramik Bachat Khata	6.75%	Quarterly	
2. Institutional Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a)	Payment On	
6 Months to below 2 Years	5.75%	Monthly/ Quarterly	
2 Years to below 3 Years	6.00%	Monthly/ Quarterly	
3 Years and above*	6.75%	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 Udhayamshil 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)		10.11%	
Fixed Interest Rate for individual term loan	Above 1 year and upto 5 Years	Above 5 years and upto 10 Years	Above 10 Years
Home Loan	12.99%	13.49%	13.99%
Auto Loan	12.99%	13.49%	-
Other term Loan	12.99%	13.49%	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
- बैंकले कर्जाको व्याजदर लागू गरी नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।