



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

Durbar Marg, Kathmandu, Nepal
Phone : 01-5368719

Interest Rates (p.a.)

Effective from : 14th May, 2024 (1st Jestha, 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
Mahaaxmi Gnhalaxmi Bachat	4.50%	100	Quarterly
Mahalaxmi Student Saving Account	4.50%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	4.50%	100	Quarterly
Mahalaxmi Sambridhi 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	6.60%	Monthly/ Quarterly
1 Year to below 2 Years	6.75%	Monthly/ Quarterly
2 Years and above*	7.50%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months to below 6 Months)	7.50%	Monthly/ Quarterly
Remittance Fixed Deposit (6 Months to below 1 Year)	7.60%	Monthly/ Quarterly
Remittance Fixed Deposit (1 Year to below 2 Years)	7.75%	Monthly/ Quarterly
Remittance Fixed Deposit (2 Years and above*)	8.50%	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 1 Year	5.60%	Monthly/ Quarterly
1 Year to below 2 Years	5.75%	Monthly/ Quarterly
2 Years and above*	6.50%	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)	9.87%
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 floating rate.
- बैंकले कर्जाको व्याजदर लागू गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।