



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

Durbar Marg, Kathmandu, Nepal
Phone : 01-5368719

Interest Rates (p.a.)

Effective from : 15th June, 2024 (1st Ashadh, 2081)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Maha Bachat Khata	5.80%	500	Monthly
Mahalaxmi Bachat Biddhi Khata	4.80%	51	Monthly
Mahalaxmi Baibab 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 Naganik Bachat	4.50%	100	Quarterly
Mahalaxmi Sambidhi 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 Surakhya 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 Frequency
6 Months to below 1 Year	6.20%	Quarterly
1 Year to below 2 Years	6.60%	Quarterly
2 Years and above*	7.20%	Quarterly
Remittance Fixed Deposit (6 Months to below 1 Year)	7.20%	Quarterly
Remittance Fixed Deposit (1 Year to below 2 Years)	7.60%	Quarterly
Remittance Fixed Deposit (2 Years and above*)	8.20%	Quarterly
Mahalaxmi Kramik Bachat Khata	6.60%	Quarterly

2. Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment Frequency
6 Months to below 1 Year	5.20%	Quarterly
1 Year to below 2 Years	5.60%	Quarterly
2 Years and above*	6.20%	Quarterly
3. Akshaya Kosh	Negotiable	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)	9.70%		
Fixed Interest Rate for individual term loan	Above 1 year and Upto 5 Years	Above 5 years and Upto 10 Years	Above 10 Years

Penal will be charged as per the NRB circular.
If the borrower fails to pay the interest on the term loan above 1 year tenure will have option to
convert the term loan into a floating rate loan.