



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

Durbar Marg, Kathmandu, Nepal
Phone :01-5368719

INTEREST RATES (Per Annum)

Effective from : 17th August, 2024 (1st Bhadra, 2081)

Deposit	Interest Rate (p.a)	Minimum Balance (NPR)	Interest Payment
A. Savings Accounts:			
Mahalaxmi Sambridhhi Bachat	5.05%	100	Quarterly
Staff Salary Account	5.05%	-	Quarterly
Mahalaxmi PMS Khata	5.00%	-	Monthly
Mahalaxmi Karmachari Bachat Khata	4.55%	100	Quarterly
Mahalaxmi Maha Bachat Khata	4.35%	500	Monthly
Mahalaxmi Remittance Bachat	4.05%	100	Quarterly
Mahalaxmi Bachat Briddhi Khata	3.35%	51	Monthly
Mahalaxmi Dollar Account (Saving/Fixed)	3.55%	-	Quarterly
Mahalaxmi Baivab Bachat Khata	3.05%	5000	Quarterly
Mahalaxmi Investor's Share Saving Account (All in One)	3.05%	-	Quarterly
Mahalaxmi Premium Bachat Khata	3.05%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	3.05%	100	Quarterly
Mahalaxmi Student Saving Account	3.05%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	3.05%	100	Quarterly
Mahalaxmi Baal Bachat Khata	3.05%	100	Quarterly
Mahalaxmi Pension Bachat Khata	3.05%	100	Quarterly
Mahalaxmi Sharedhani Bachat	3.05%	100	Quarterly
Mero Bachat Khata	3.05%	-	Quarterly
Mahalaxmi Bhukampa Pidot Account	3.05%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	3.05%	-	Quarterly
Mahalaxmi Safety Saving	3.05%	2000	Monthly
Mahalaxmi Sunaulo Bachat	3.05%	2000	Quarterly
Mahalaxmi Anmol Bachat	3.05%	1500	Quarterly
Mahalaxmi Online Saving	3.05%	-	Quarterly
Margin Locker Account	3.05%	1000	Quarterly
Call Deposit (upto)	1.30%		

Fixed Deposit Accounts

1. Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a)	Payment Frequency
1 Year	5.00%	Quarterly
2 Years to below 3 years	5.50%	Quarterly
3 Years and above	7.00%	Quarterly
Remittance Fixed Deposit (1 Year)	6.00%	Quarterly
Remittance Fixed Deposit (2 Years to below 3 Years)	6.50%	Quarterly
Remittance Fixed Deposit (3 Years and above*)	8.00%	Quarterly
Mahalaxmi Kramik Bachat Khata	5.00%	Quarterly

2. Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a)	Payment Frequency
1 Year	4.00%	Quarterly
2 Years to below 3 Years	4.50%	Quarterly
3 Years and above	6.00%	Quarterly
4. 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 Udhyamshil 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)		9.39%	
Interest Rate Spread		4.59%	
Special Scheme	Home	Auto	Business
	9.99%	9.99%	9.99%

*9.99% fixed for two years, then after Base rate+1%

Fixed Interest Rate for individual term loan	Above 1 year and upto 5 Years	Above 5 years and upto 10Years	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 लागु गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।