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 (p.a.)

Effective from : 16th December, 2024 (1st Poush, 2081)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
Savings Accounts:			
Mahalaxmi Sambridhhi Bachat	4.85%	100	Quarterly
Staff Salary Account	4.85%	-	Quarterly
Mahalaxmi PMS Khata	4.80%	-	Monthly
Mahalaxmi Karmachari Bachat Khata	4.35%	100	Quarterly
Mahalaxmi Maha Bachat Khata	4.15%	500	Monthly
Mahalaxmi Remittance Bachat	4.00%	100	Quarterly
Mahalaxmi Dollar Account (Saving/Fixed)	3.55%	-	Quarterly
Mahalaxmi Bachat Briddhi Khata	3.15%	51	Monthly
Mahalaxmi Baivab Bachat Khata	3.00%	5000	Quarterly
Mahalaxmi Investor's Share Saving Account (All in One)	3.00%	-	Quarterly
Mahalaxmi Premium Bachat Khata	3.00%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	3.00%	100	Quarterly
Mahalaxmi Student Saving Account	3.00%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	3.00%	100	Quarterly
Mahalaxmi Baal Bachat Khata	3.00%	100	Quarterly
Mahalaxmi Pension Bachat Khata	3.00%	100	Quarterly
Mahalaxmi Sharedhani Bachat	3.00%	100	Quarterly
Mero Bachat Khata	3.00%	-	Quarterly
Mahalaxmi Bhukampa Pidit Account	3.00%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	3.00%	-	Quarterly
Mahalaxmi Safety Saving	3.00%	2000	Monthly
Mahalaxmi Sunaulo Bachat	3.00%	2000	Quarterly
Mahalaxmi Anmol Bachat	3.00%	1500	Quarterly
Mahalaxmi Online Saving	3.00%	-	Quarterly
Margin Locker Account	3.00%	1000	Quarterly
Call Deposit (upto)	1.50%		

Fixed Deposit Accounts

1. Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment Frequency
1 Year to below 2 Years	5.00%	Quarterly
2 Years to below 3 Years	5.50%	Quarterly
3 Years and above	6.50%	Quarterly
Remittance Fixed Deposit (1 Year to below 2 Years)	6.00%	Quarterly
Remittance Fixed Deposit (2 Years to below 3 Years)	6.50%	Quarterly
Remittance Fixed Deposit (3 Years and above*)	7.50%	Quarterly
Mahalaxmi Kramik Bachat Khata	5.00%	Quarterly
Mahalaxmi Baal Bachat Recurring Deposit Account	5.00%	Quarterly

2. Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment Frequency
1 Year to below 2 Years	4.00%	Quarterly
2 Years to below 3 Years	4.50%	Quarterly
3 Years and above	5.50%	Quarterly
3. Akshaya Kosh	Negotiable	Quarterly

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

***The minimum fixed deposit amount should not be less than NPR 10, 000.**

B. Loan & Advances	Interest Rate (p.a.)		
Green Home Loan	**8.99%**		
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)	**7.89%**		
Interest Rate Spread	4.59%		
Special Scheme	**Home Loan**	**Auto Loan**	**Business Loan**
	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 10 Years**	**Above 10 Years**
Home Loan	11.99%	12.49%	12.99%
Auto Loan	11.99%	12.49%	-
Other term Loan	11.99%	12.49%	12.99%

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 ।

सबल बैंक, सफल सहकार्य www.mahalaxmibank.com

size: 2x37