



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "क" वर्गको राष्ट्रियतापन्नको इजाजत प्राप्त बचक)

Durbar Marg, Kathmandu, Nepal
Phone : 01-5368719

Interest Rates (p.a.)

Effective from : 14th January, 2025 (1st Magh, 2081)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
A. Savings Accounts:			
Mahalaxmi Sambandhi Bachat	4.85%	100	Quarterly
Staff Salary Account	4.85%	-	Quarterly
Mahalaxmi PMS Khata	4.80%	-	Monthly
Mahalaxmi Karmochi Bachat Khata	4.35%	100	Quarterly
Mahalaxmi Mahe Bachat Khata	4.15%	500	Monthly
Mahalaxmi Remittance Bachat	4.00%	100	Quarterly
Mahalaxmi Dollar Account (Saving/Fixed)	3.55%	-	Quarterly
Mahalaxmi Bachat Biddhi Khata	3.15%	51	Monthly
Mahalaxmi Baibab 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 Gihaxmi Bachat	3.00%	100	Quarterly
Mahalaxmi Student Saving Account	3.00%	100	Quarterly
Mahalaxmi Jesthe Nagark Bachat	3.00%	100	Quarterly
Mahalaxmi Baal Bachat Khata	3.00%	100	Quarterly
Mahalaxmi Pension Bachat Khata	3.00%	100	Quarterly
Mahalaxmi Sharehani Bachat	3.00%	100	Quarterly
Mero Bachat Khata	3.00%	-	Quarterly
Mahalaxmi Bhukampa Pidhi 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%		
B. Recurring Deposit			
Recurring Deposit Account:		Interest Rate (p.a.)	Payment Frequency
Mahalaxmi Kramik Bachat Khata		5.00%	Quarterly
Mahalaxmi Baal Bachat Recurring Deposit Account		5.00%	Quarterly
C. 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
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.			
D. Loan & Advances			
Green Home Loan		Interest Rate (p.a.)	
		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 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)		7.72%	
Interest Rate Spread		4.56%	
Special Scheme		Home Loan	Auto Loan
		9.99%	9.99%
		Business Loan	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
Home Loan		11.99%	12.49%
Auto Loan		11.99%	12.49%
Other term Loan		11.99%	12.49%

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.
- बैंकको कर्जाको व्याजदर लागू गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।