



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 : August 17, 2025 (1st Bhadra 2082)

Deposit		Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
A. Savings Accounts:				
Mahalaxmi Sambridhhi Bachat		3.75%	100	Quarterly
Staff Salary Account		3.75%	-	Quarterly
Mahalaxmi PMS Khata		3.70%	-	Monthly
Mahalaxmi Karmachari Bachat Khata		3.25%	100	Quarterly
Mahalaxmi Remittance Bachat		4.00%	100	Quarterly
Mahalaxmi Dollar Account (Saving/Fixed)		3.25%	-	Quarterly
Mahalaxmi Investor's Share Saving Account (All in One)		2.75%	-	Quarterly
Mahalaxmi Grihalaxmi Bachat		2.75%	100	Quarterly
Mahalaxmi Student Saving Account		2.75%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat		2.75%	100	Quarterly
Mahalaxmi Baal Bachat Khata		2.75%	100	Quarterly
Mahalaxmi Bhukampa Pudit Account		2.75%	-	Quarterly
Mahalaxmi Samajik Surakshya Account		2.75%	-	Quarterly
Mahalaxmi Online Saving		2.75%	-	Quarterly
Margin Locker Account		2.75%	1000	Quarterly
Mahalaxmi Maha Bachat Khata	Mahalaxmi Normal Saving Account	2.75%	51	Quarterly
Mahalaxmi Bachat Briddhi Khata				
Mahalaxmi Baivab Bachat Khata				
Mahalaxmi Premium Bachat Khata				
Mahalaxmi Pension Bachat Khata				
Mahalaxmi Sharedhani Bachat				
Mero Bachat Khata				
Mahalaxmi Safety Saving				
Mahalaxmi Sunaulo Bachat				
Mahalaxmi Anmol Bachat				
Call Deposit (upto)	1.375%			

B. Recurring Deposit

Recurring Deposit Account:	Interest Rate (p.a.)	Payment Frequency
Mahalaxmi Kramik Bachat Khata	4.00%	Quarterly
Mahalaxmi Baal Bachat Recurring Deposit Account	4.00%	Quarterly

C. Fixed Deposit Accounts

1. Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment Frequency
6 Months to below 1 Year	3.80%	Quarterly
1 Year to below 2 Years	4.00%	Quarterly
2 Years to below 3 Years	4.50%	Quarterly
3 Years to below 5 Years	5.00%	Quarterly
5 Years and above	6.11%	Quarterly

2. Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment Frequency
6 Months to below 1 Year	2.80%	Quarterly
1 Year to below 2 Years	3.00%	Quarterly
2 Years to below 3 Years	3.50%	Quarterly
3 Years to below 5 Years	4.00%	Quarterly
5 Years and above	5.11%	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	Interest Rate (p.a.)
Green Home Loan	7.99%
Business OD/Industrial OD/ Working Capital/ Short Term Loan	Base rate + upto 3.75%
Business / Industrial Term Loan	Base rate + upto 3.75%
Mahalaxmi Udhymshil 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)	6.94%
Interest Rate Spread	4.36%
Special Scheme	Home Loan
	8.49%
	Auto Loan
	8.49%
	Business Loan
	7.99%
Rate fixed for two years, then after Base rate +2%	
Fixed Interest Rate for individual term loan	Above 1 year and upto 5 Years
Home Loan	11.99%
Auto Loan	11.99%
Other term Loan	11.99%

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 ।