



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 : September 17, 2025 (1st Aswin, 2082)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
A. Savings Accounts:			
Mahalaxmi Sambridhhi Bachat	3.25%	100	Quarterly
Staff Salary Account	3.25%	-	Quarterly
Mahalaxmi Remittance Bachat	3.25%	100	Quarterly
Mahalaxmi Dollar Account (Saving/Fixed)	3.25%	-	Quarterly
Mahalaxmi PMS Khata	3.20%	-	Monthly
Mahalaxmi Karmachari Bachat Khata	2.75%	100	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 Normal Saving Account	2.75%	51	Quarterly
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 Udhyaamshil 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)	6.76%
Interest Rate Spread	4.37%

Special Scheme	Home Loan	Auto Loan	Business Loan
	8.49%	8.49%	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	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 लागू गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।