



# 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 : October 18, 2025 (1<sup>st</sup> Kartik, 2082)

| Deposit                                                | Interest Rate (p.a.) | Minimum Balance (NPR) | Interest Payment |
|--------------------------------------------------------|----------------------|-----------------------|------------------|
| <b>A. Savings Accounts:</b>                            |                      |                       |                  |
| Mahalaxmi Sambriddhi 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                   | 3.50%                | Quarterly         |
| Mahalaxmi Baal Bachat Recurring Deposit Account | 3.50%                | Quarterly         |

### C. Fixed Deposit Accounts

#### 1. Individual Fixed Deposit

| Fixed Deposit Account:   | Interest Rate (p.a.) | Payment Frequency |
|--------------------------|----------------------|-------------------|
| 1 Year to below 2 Years  | 3.50%                | Quarterly         |
| 2 Years to below 3 Years | 4.00%                | Quarterly         |
| 3 Years to below 5 Years | 4.50%                | Quarterly         |
| 5 Years and above        | 5.80%                | Quarterly         |

#### 2. Institutional Fixed Deposit

| Fixed Deposit Account:   | Interest Rate (p.a.) | Payment Frequency |
|--------------------------|----------------------|-------------------|
| 1 Year to below 2 Years  | 2.50%                | Quarterly         |
| 2 Years to below 3 Years | 3.00%                | Quarterly         |
| 3 Years to below 5 Years | 3.50%                | Quarterly         |
| 5 Years and above        | 4.80%                | 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.)       |  |  |
|-------------------------------------------------------------|--|----------------------------|--|--|
| 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)                                         |  | 6.61%                      |  |  |
| Base Rate (Bhadra 2082)                                     |  | 6.50%                      |  |  |
| Interest Rate Spread                                        |  | 4.33%                      |  |  |

| Special Scheme | Green Home Loan | Home Loan | Auto Loan | Business Loan |
|----------------|-----------------|-----------|-----------|---------------|
|                | 7.99%           | 8.49%     | 8.49%     | 7.99%         |

Rate fixed for two years, then after Base rate +2%

#### 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 गरिएको छ ।

सबल बैंक, सफल सहकार्य

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