



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 : November 17, 2025 (1st Mangsir, 2082)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
A. Savings Accounts:			
Mahalaxmi Sambriddhi Bachat	3.00%	100	Quarterly
Staff Salary Account	3.00%	-	Quarterly
Mahalaxmi Remittance Bachat	3.00%	100	Quarterly
Mahalaxmi Dollar Account (Saving/Fixed)	3.00%	-	Quarterly
Mahalaxmi PMS Khata	2.95%	-	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	2.75%	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)		6.45%		
Base Rate (Aswin 2082)		6.29%		
Interest Spread		4.36%		

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

www.mahalaxmibank.com

