



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको राष्ट्रियस्तरको इजाजत प्राप्त संस्था)

Durbar Marg, Kathmandu, Nepal
Phone: 01-4268719, Fax: 01-4269308

Interest Rates (p.a.)

Effective from : 14th April 2021 (1st Baisakh, 2078)

A. Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	
Saving Account:			
Mahalaxmi Normal Saving	4.00%	100	
Mahalaxmi Special Saving	4.00%	100	
Mahalaxmi Grihalaxmi Bachat	4.00%	100	
Mahalaxmi Student Saving Account	4.00%	100	
Mahalaxmi Jestha Nagarik Bachat	4.00%	100	
Mahalaxmi Karmachari Bachat Khata	4.50%	100	
Mahalaxmi Sambridhhi Bachat	4.00%	100	
Mahalaxmi Baal Bachat Khata	4.00%	100	
Mahalaxmi Pension Bachat Khata	4.00%	100	
Mahalaxmi Sharedhani Bachat	4.00%	100	
Mahalaxmi Remittance Bachat	4.00%	100	
Mero Bachat Khata	4.00%	-	
Mahalaxmi Premium Bachat	4.00%	100	
Mahalaxmi Dhana Barsa	4.00%	100	
Mahalaxmi Bhukampa Pidit Account	4.00%	-	
Mahalaxmi Samajik Surakshya Account	4.00%	-	
Mahalaxmi Bachat Khata	4.00%	100	
Mahalaxmi (Regular, Suraksha, Optional & Center Fund) Saving	4.00%	-	
Mahalaxmi Safety Saving	4.00%	2000	
Mahalaxmi Sunaulo Bachat	4.50%	5000	
Mahalaxmi Anmol Bachat	4.00%	1500	
Staff Salary Account	5.00%	-	
Mahalaxmi Online Saving	4.00%	-	
Margin Locker Account	4.00%	1,000	
Mahalaxmi Dollar Saving Account	1.50%	-	
Call Deposit (upto)	2.00%	-	
Individual Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a.) Monthly	Interest Rate (p.a.) Quarterly	
3 months	6.75%	7.00%	
6 months to 9 months	7.75%	8.00%	
1 Year FD	8.50%	8.75%	
Above 1 Year FD	8.75%	9.00%	
Institutional Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a) Quarterly		
3 months	6.50%		
6 months to 9 months	7.50%		
1 Year FD	8.25%		
Above 1 Year FD	8.50%		
B. Loan & Advances			
Interest Rate (p.a.)			
Business OD/Industrial OD/ Working Capital/ Short Term Loan	Base rate + upto 5.5%		
Business / Industrial Term Loan	Base rate + upto 5.5%		
Mahalaxmi Udhyaushil Karja/Other Business Loan	Base rate + upto 5.5%		
Auto Loan	Base rate + upto 6%		
Hire Purchase Loan	Base rate + upto 6%		
Education Loan	Base rate + upto 6%		
Home Loan	Base rate + upto 6%		
Gold and Silver Loan	Base rate + upto 6%		
Loan Against Shares	Base rate + upto 6%		
Deprived Sector Loan (Institutional)	Negotiable		
Deprived Sector Loan (Individual)	Base Rate + upto 6%		
Agriculture Loan (Term/OD)	Base Rate + upto 6%		
Personal Loan (Term/OD)/Home Equity Loan	Base Rate + upto 6%		
Other Loan	Base Rate + upto 6%		
Loan Against Fixed Deposit (Own)	Coupon Rate +2%		
Loan Against Government / NRB Securities	Coupon Rate +2%		
Consortium Loan	As per Consortium Decision		
Base rate as on Falgun End 2077	7.98%		
Fixed Interest Rate for individual term loan	Above 1 year and Upto 5 Years	Above 5 year and Up to 10 Years	Above 10 Years
Home Loan	10.99%	11.99%	12.99%
Auto Loan	10.99%	-	-
Other term Loan	11.49%	12.49%	13.49%

Notes:

- Penal rate of 2% p.a. will be applied on the overdue amount/expired loan.
- Customer availing term personal loan above 1 year tenure will have option to choose between fixed and floating rate
- Premium rate may be increased by 2% p.a. in the existing premium rate in case the loan account falls under watch-list & non-performing loan.

*Conditions Apply

सबल बैंक, सफल सहकार्य