



# 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 : February 13, 2026 (1<sup>st</sup> Falgun, 2082)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment		
<b>A. Savings Accounts</b>					
Mahalaxmi Remittance Bachat	3.90%	100	Quarterly		
Mahalaxmi Sambriddhi Bachat	2.90%	100	Quarterly		
Staff Salary Account	2.90%	-	Quarterly		
Mahalaxmi Dollar Account (Saving/Fixed)	2.90%	-	Quarterly		
Mahalaxmi PMS Khata	2.85%	-	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 Pidit 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		
<b>B. Recurring Deposit</b>					
<b>Recurring Deposit Account:</b>		Interest Rate (p.a.)	Payment Frequency		
Mahalaxmi Kramik Bachat Khata		3.00%	Quarterly		
Mahalaxmi Baal Bachat Recurring Deposit Account		3.00%	Quarterly		
<b>C. Fixed Deposit Accounts</b>					
<b>1. Individual Fixed Deposit</b>					
Fixed Deposit Account:	Interest Rate (p.a.) (In Person)	Interest Rate (p.a.) (Through Mahalaxmi Smart Sathi-Mobile App)	Payment Frequency		
1 Year to below 2 Years	3.00%	3.25%	Quarterly		
2 Years to below 3 Years	3.50%	3.75%	Quarterly		
3 Years to below 5 Years	4.00%	4.25%	Quarterly		
5 Years and above	5.50%	Not Applicable	Quarterly		
<b>2. Institutional Fixed Deposit</b>					
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			
<b>3. Akshaya Kosh</b>	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.					
<b>D. Loan &amp; Advances</b>		<b>Interest Rate (p.a.)</b>			
Business OD/Industrial OD/ Working Capital/ Short Term Loan		Base rate + upto 3.75%			
Business / Industrial Term Loan		Base rate + upto 3.75%			
Mahalaxmi Udyamshil 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)		6.10%			
Base Rate (Poush 2082)		5.97%			
Interest Spread		4.30%			
<b>Home Loan (Fixed Rate for 7 Years)</b>		6.99%			
<b>SME Revolving Loan</b>		6.99%			
<b>Auto Loan (Private)</b>					
Upto 5 Years of Tenure		7.49%			
Upto 7 Years of Tenure		7.99%			

**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.
- Call Deposit interest rate shall be as per the Nepal Rastra Bank guidelines.
- बैंकले कजाको व्याजदर लाग्न गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परामिति भित्र रहेर गरिएको छ ।