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 : Novermber 17, 2026 (1st Mangsir, 2083)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
A. Savings Accounts			
Mahalaxmi Remittance Bachat	3.75%	100	Quarterly
Mahalaxmi Sambridhhi Bachat	2.75%	100	Quarterly
Staff Salary Account	2.75%	-	Quarterly
Mahalaxmi Dollar Account (Saving/Fixed)	2.75%	-	Quarterly
Mahalaxmi PMS Khata	2.75%	-	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. Recurring Deposit

Recurring Deposit Account:	Interest Rate (p.a.)	Payment Frequency
Mahalaxmi Kramik Bachat Khata	2.80%	Quarterly
Mahalaxmi Baal Bachat Recurring Deposit Account	2.80%	Quarterly

C. Fixed Deposit Accounts

1. Individual Fixed Deposit

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	2.80%	2.90%	Quarterly
2 Years to below 3 Years	3.20%	3.30%	Quarterly
3 Years to below 5 Years	3.70%	3.80%	Quarterly
5 Years and above	4.30%	Not Applicable	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	2.90%	Quarterly
3 Years to below 5 Years	3.20%	Quarterly
5 Years and above	4.25%	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 Udhyamshil 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)	5.71%
Base Rate (Aswin, 2083)	5.78%
Interest Spread	4.14%
Fixed Rate	
Green Home Loan	6.49% to 9.99%
Green Auto Loan	6.49% to 9.99%
Other Term Loan including Business Loan	5.99% to 9.99%
SME Revolving Loan	5.99%

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.
- Rate on remittance fixed term deposit shall be as per the Nepal Rastra Bank guidelines.

• बैंकले कर्जाको ब्याजदर लागु गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गरिएको छ ।

सबल बैंक, सफल सहकार्य www.mahalaxmibank.com

Size: 2x33