



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

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

Interest Rates(p.a.)

Effective from : 17th September, 2020 (1st Ashwin, 2077)

A. Deposit	Interest Rate(p.a)	Minimum Balance(NPR)
Savings Accounts:		
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	5.00%	100
Mahalaxmi Sambridhhi Bachat	4.00%	100
Mahalaxmi Baal Bachat Khata	4.00%	100
Mahalaxmi Pension Bachat Khata	4.00%	100
Mahalaxmi Sheredhani 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 Pudit 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	5.00%	5000
Mahalaxmi Anmol Bachat	4.00%	1500
Mahalaxmi Dollar Saving Account	3.00%	-
Call Deposit (upto)	2.00%	-
Fixed Deposit Account:		Interest Rate (p.a.)
Individual		New
3 months (Monthly/Quarterly)		6.00%
6 months and upto 9 months (Monthly/Quarterly)		6.50%
1 Year- 2 Years (Monthly/Quarterly)		7.00%
3 Years- 5 Years (Quarterly)		7.50%
6 Years- 10 Years (Quarterly)		8.00%
Institutional		Interest Rate (p.a)
3 months (Monthly/Quarterly)		5.50%
6 months and upto 9 months (Monthly/Quarterly)		6.00%
1 Year- 2 Years (Monthly/Quarterly)		6.25%
3 Years- 5 Years (Quarterly)		6.50%
6 Years- 10 Years (Quarterly)		6.75%
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 Udhyamshil 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 Asadh End 2077		9.95%
Notes:		*Conditions Apply
<ul style="list-style-type: none"> • Penal rate of 2% p.a. will be applied on the overdue amount/expired loan. • 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. 		