



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 : 17<sup>th</sup> October, 2020 (1<sup>st</sup> Kartik, 2077)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)
<b>A. Saving Account:</b>		
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 Jeetha Nagarik Bachat	4.00%	100
Mahalaxmi Karmachari Bachat Khata	5.00%	100
Mahalaxmi Sambidhi Bachat	4.00%	100
Mahalaxmi Baal Bachat Khata	4.00%	100
Mahalaxmi Pension Bachat Khata	4.00%	100
Mahalaxmi Shredhani 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	5.00%	5000
Mahalaxmi Anmol Bachat	4.00%	1500
Mahalaxmi Dollar Saving Account	3.00%	-
<b>Call Deposit (upto)</b>	<b>2.00%</b>	-
<b>Fixed Deposit Account:</b>		
	<b>Interest Rate (p.a.)</b>	
	<b>Individual</b>	<b>Institutional</b>
<b>3 months (Monthly/Quarterly)</b>	7.00%	6.00%
<b>6 months and upto 9 months (Monthly/Quarterly)</b>	7.50%	7.00%
<b>1 Year - 2 Years (Monthly/Quarterly)</b>	8.00%	7.25%
<b>3 Years - 5 Years (Quarterly)</b>	8.50%	7.50%
<b>6 Years - 10 Years (Quarterly)</b>	9.00%	7.75%
<b>B. Loan &amp; Advances</b>		
	<b>Interest Rate (p.a.)</b>	
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 Bhadra End 2077	9.20%	
<b>Fixed Interest Rate Loan (For-Individual)</b>	<b>Up to 5 Years</b>	<b>5 years to 10 Years</b>
Home Loan	10.99%	12.99%

**Notes:**

- Penal rate of 2% p.a. will be applied on the overdue amount/expired loan
- Customer availing term loan (Home loan) above 1 year tenure will have option to choose among 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.