



# 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> November, 2021 (1<sup>st</sup> Mangsir, 2078)

A. Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	
<b>Savings Accounts:</b>			
Mahalaxmi Baivab Bachat Khata	7.25%	5000	
Mahalaxmi Karmachari Bachat Khata	5.70%	100	
Mahalaxmi Normal Saving	5.25%	100	
Mahalaxmi Special Saving	5.25%	100	
Mahalaxmi Grihalaxmi Bachat	5.25%	100	
Mahalaxmi Student Saving Account	5.25%	100	
Mahalaxmi Jestha Nagarik Bachat	5.25%	100	
Mahalaxmi Sambridhhi Bachat	5.25%	100	
Mahalaxmi Baal Bachat Khata	5.25%	100	
Mahalaxmi Pension Bachat Khata	5.25%	100	
Mahalaxmi Sharedhani Bachat	5.25%	100	
Mahalaxmi Remittance Bachat	5.25%	100	
Mero Bachat Khata	5.25%	-	
Mahalaxmi Premium Bachat	5.25%	100	
Mahalaxmi Dhana Barsa	5.25%	100	
Mahalaxmi Bhukampa Pidit Account	5.25%	-	
Mahalaxmi Samajik Surakshya Account	5.25%	-	
Mahalaxmi Bachat Khata	5.25%	100	
Mahalaxmi (Regular, Suraksha, Optional & Center Fund ) Saving			
Mahalaxmi Safety Saving	5.25%	2000	
Mahalaxmi Sunaulo Bachat	5.25%	2000	
Mahalaxmi Anmol Bachat	5.25%	1500	
Investor's Saving Account	5.25%	-	
Staff Salary Account	6.25%	-	
Mahalaxmi Online Saving	5.25%	-	
Margin Locker Account	5.25%	1000	
Mahalaxmi Dollar Saving Account	3.28%	-	
<b>Call Deposit (upto)</b>	<b>2.625%</b>		
<b>Fixed Deposit Accounts</b>			
<b>Individual Fixed Deposit</b>			
<b>Fixed Deposit Account:</b>	<b>Interest Rate (p.a.)</b>	<b>Payment On</b>	
<b>3 Months and above*</b>	10.25%	Monthly/ Quarterly	
<b>Institutional Fixed Deposit</b>			
<b>Fixed Deposit Account:</b>	<b>Interest Rate (p.a.)</b>	<b>Payment On</b>	
<b>3 Months and above*</b>	9.25%	Monthly/ Quarterly	
* The maturity period of FD should not exceed more than 5 years.			
# In the case of renewal of bidding fixed deposit 0.1% can be added to the published rate.			
<b>B. Loan &amp; Advances</b>		<b>Interest Rate (p.a.)</b>	
Business OD/Industrial OD/ Working Capital/Short Term Loan		Base rate + upto 7%	
Business / Industrial Term Loan		Base rate + upto 7%	
Mahalaxmi Udhyaamshil Karja/Other Business Loan		Base rate + upto 7%	
Auto Loan		Base rate + upto 7%	
Hire Purchase Loan		Base rate + upto 7%	
Education Loan		Base rate + upto 7%	
Home Loan		Base rate + upto 7%	
Gold and Silver Loan		Base rate + upto 7%	
Loan Against Shares		Base rate + upto 7%	
Deprived Sector Loan(Institutional)		Negotiable	
Deprived Sector Loan (Individual)		Base rate + upto 7%	
Agriculture Loan (Term/OD)		Base rate + upto 7%	
Personal Loan(Term/OD)/Home Equity Loan		Base rate + upto 7%	
Other Loan		Base rate + upto 7%	
Loan Against Fixed Deposit(Own)		Coupon Rate + 2%	
Loan Against Government / NRB Securities		Coupon Rate + 2%	
Consortium Loan		As per Consortium Decision	
<b>Base rate as on Ashwin End 2078</b>		<b>8.05%</b>	
<b>Fixed Interest Rate for individual term loan</b>	<b>Above 1 year and Upto 5 Years</b>	<b>Above 5 year and Upto 10 Years</b>	<b>Above 10 Years</b>
<b>Home Loan</b>	11.99%	12.99%	13.99%
<b>Auto Loan</b>	11.99%	12.99%	13.99%
<b>Other term Loan</b>	12.49%	13.49%	14.49%

**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
- 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.

सबल बैंक, सफल सहकार्य