



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 : 16th December, 2021 (1st Poush, 2078)

A. Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)
Savings Accounts:		
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	5.25%	-
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%	-
Call Deposit (upto)	2.625%	
Fixed Deposit Accounts		
Individual Fixed Deposit		
Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
3 Months and above*	10.25%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months and above)	11.25%	Monthly/ Quarterly
Institutional Fixed Deposit		
Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
3 Months and above*	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. Loan & Advances		
Business OD/Industrial OD/ Working Capital/ Short Term Loan		Interest Rate (p.a.)
Business / Industrial Term Loan		Base rate + upto 7%
Mahalaxmi Udhyaushil 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
Base rate as on Kartik End 2078		8.48%
Fixed Interest Rate for individual term loan	Above 1 year and Upto 5 Years	Above 5 year and Upto 10 Years
Home Loan	11.99%	12.99%
Auto Loan	11.99%	12.99%
Other term Loan	12.49%	13.49%

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