



# 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 : 13<sup>th</sup> February, 2024 (1<sup>st</sup> Falgun, 2080)

Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	Interest Payment
<b>Savings Accounts:</b>			
Mahalaxmi Maha Bachat Khata	5.80%	500	Monthly
Mahalaxmi Bachat Briddhi Khata	4.80%	51	Monthly
Mahalaxmi Baivab Bachat Khata	4.50%	5,000	Quarterly
Mahalaxmi Karmachari Bachat Khata	6.00%	100	Quarterly
Mahalaxmi Premium Bachat Khata	4.50%	100	Quarterly
Mahalaxmi Grihalaxmi Bachat	4.50%	100	Quarterly
Mahalaxmi Student Saving Account	4.50%	100	Quarterly
Mahalaxmi Jestha Nagarik Bachat	4.50%	100	Quarterly
Mahalaxmi Sambriddhi Bachat	6.50%	100	Quarterly
Mahalaxmi Baal Bachat Khata	4.50%	100	Quarterly
Mahalaxmi Pension Bachat Khata	4.50%	100	Quarterly
Mahalaxmi Shredhani Bachat	4.50%	100	Quarterly
Mahalaxmi Remittance Bachat	5.50%	100	Quarterly
Mero Bachat Khata	4.50%	-	Quarterly
Mahalaxmi Bhukampa Pidit Account	4.50%	-	Quarterly
Mahalaxmi Samajik Surakshya Account	4.50%	-	Quarterly
Mahalaxmi Safety Saving	4.50%	2,000	Monthly
Mahalaxmi Sunaulo Bachat	4.50%	2,000	Quarterly
Mahalaxmi Anmol Bachat	4.50%	1,500	Quarterly
Mahalaxmi PMS Khata	6.45%	-	Monthly
Staff Salary Account	6.50%	-	Quarterly
Mahalaxmi Online Saving	4.50%	-	Quarterly
Margin Locker Account	4.50%	1,000	Quarterly
<b>Mahalaxmi Dollar Account (Saving/Fixed)</b>	<b>5.00%</b>	-	Quarterly
<b>Call Deposit (upto)</b>	<b>2.25%</b>		

### Fixed Deposit Accounts

#### 1. Individual Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
3 Months to below 6 Months	6.75%	Monthly/ Quarterly
6 Months to below 1 Year	7.25%	Monthly/ Quarterly
1 Year to below 3 Years	7.75%	Monthly/ Quarterly
3 Years and above*	8.40%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Months to below 6 Months)	7.75%	Monthly/ Quarterly
Remittance Fixed Deposit (6 Months to below 1 Year)	8.25%	Monthly/ Quarterly
Remittance Fixed Deposit (1 Year to below 3 Years)	8.75%	Monthly/ Quarterly
Remittance Fixed Deposit (3 Years and above*)	9.40%	Monthly/ Quarterly
Mahalaxmi Kramik Bachat Khata	7.75%	Quarterly

#### 2. Institutional Fixed Deposit

Fixed Deposit Account:	Interest Rate (p.a.)	Payment On
6 Months to below 1 Year	5.25%	Monthly/ Quarterly
1 Year to below 3 Years	5.75%	Monthly/ Quarterly
3 Years and above*	6.40%	Monthly/ Quarterly
<b>3. Akshaya Kosh</b>	Negotiable	Monthly/ Quarterly

\* The maturity period of FD should not exceed more than 10 years.

# Additional 0.5% can be provided for institutional fixed deposit through bidding.

B. 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 Udhymshil 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		
<b>Base rate (Average)</b>	<b>10.71%</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>	12.99%	13.49%	13.99%
<b>Auto Loan</b>	12.99%	13.49%	-
<b>Other term Loan</b>	12.99%	13.49%	13.99%

#### 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.
- बैंकले कर्जाको व्याजदर लागु गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।

सबल बैंक, सफल सहकार्य

www.mahalaxmibank.com

