



नेपाल फाईनान्स लिमिटेड Nepal Finance Limited

“नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजतपत्रप्राप्त संस्था”

Head Office : Kamaladi, Kathmandu, Nepal

Tel : +977-014545885, 014545886, Email: info@nepalfinance.com.np

Website : nepalfinance.com.np

INTEREST RATE (Per Annum)

Applicable from Chaitra 01, 2080

DEPOSITS

Deposit Type	Interest Rate (Per Annum)
Saving Account	5.50% to 7.00%
Call Deposit	Upto 2.75%
Current Deposit	0.00%

Fixed Deposits

(A) Individual	
(1) 3 Months	8.00%
(2) 6 Months	8.10%
(3) 9 Months	8.30%
(4) 1 Year to 2 years	8.50%
(5) Above 2 years	9.00%
(B) Institutional	
(1) 6 Months	6.80%
(2) 9 Months	6.90%
(3) 1 Year to 2 years	7.00%
(4) Above 2 years	8.00%
(C) Akshayakosh	Negotiable
(D) Remittance Deposit	Additional 1.00% on Individual Fixed & Saving.

LOAN & ADVANCE

Loan Against Fixed Deposit	Upto + 2.00% P.a on Coupon Rate
Business Loan	Base Rate + Up to 2 % P.a Premium*
Deprived Loan	Base Rate + Up to 2 % P.a Premium*
Subsidized Loan	Base Rate + Up to 2 % P.a Premium*
Consumer & Other Loan Products	Base Rate + Up to 4 % Premium*
Consortium Loan	As per Consortium Decision
Average Base Rate of Last Three Months	13.32%

* Interest rate of Loan & Advance shall be applicable as per NRB directives.

Fixed Lending Interest Rate Loan (Individual)

Particular	Up to 5 Years	Above 5 Years
Home Loan	14.00%	15.00%
Auto Loan (personal)	14.00%	15.00%
Other Retail Loan	14.00%	15.00%