



# नेपाल फाईनान्स लिमिटेड Nepal Finance Limited

“नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजतपत्रप्राप्त संस्था”

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## INTEREST RATE (Per Annum)

Applicable from 1<sup>st</sup> Mangsir 2080

### DEPOSITS

Deposit Type	Interest Rate (Per Annum)
Saving Account	7.00% to 8.50%
Call Deposit	Upto 3.50%
Current Deposit	0%

### Fixed Deposits

<b>(A) Individual</b>	
(1) 3 Months	10.25%
(2) 6 Months	10.40%
(3) 9 Months	10.60%
(4) 1 Year to below 2 years	10.75%
(5) 2 Years to below 3 years	11.00%
(6) 3 Years & above	11.50%
<b>(B) Institutional</b>	
(1) 6 Months	8.40%
(2) 9 Months	8.60%
(3) 1 Year to below 2 years	8.75%
(4) 2 Years to below 3 years	9.00%
(5) 3 Years & above	9.50%
<b>(C) Akshayakosh</b>	Negotiable
<b>(D) Remittance Deposit</b>	Additional 1.00% on Individual FD and on Saving account

### LOAN & ADVANCE

Loan Against Fixed Deposit	Upto + 2.00% Pa on Coupon Rate
Business Loan	Base Rate + Up to 2 % Pa Premium*
Deprived Loan	Base Rate + Up to 2 % Pa Premium*
Subsidized Loan	Base Rate + Up to 2 % Pa Premium*
Consumer & Other Loan Products	Base Rate + Up to 4 % Premium*
Consortium Loan	As per Consortium Decision
Average Base rate of last Three Months	13.97%

\* 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	15.00%	16.00%
Auto Loan (personal)	15.00%	16.00%
Other Retail Loan	15.00%	16.00%