



नेपाल फाईनान्स लिमिटेड Nepal Finance Limited

“नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजतपत्रप्राप्त संस्था”

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INTEREST RATE (Per Annum)

Applicable from 1st Magh 2080

DEPOSITS

Deposit Type	Interest Rate (Per Annum)
Saving Account	6.60% to 7.80%
Call Deposit	Upto 3.30%
Current Deposit	0%

Fixed Deposits

(A) Individual	
(1) 3 Months	9.00%
(2) 6 Months	9.10%
(3) 9 Months	9.20%
(4) 1 Year to 2 years	9.50%
(5) Above 2 years	10.00%
(B) Institutional	
(1) 6 Months	7.10%
(2) 9 Months	7.20%
(3) 1 Year to 2 years	7.50%
(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	13.70%

* 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%