



# नेपाल फाइनान्स लिमिटेड Nepal Finance Limited

नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजत पत्र प्राप्त संस्था”

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## INTEREST RATE (Per Annum)

Applicable from Chaitra 01, 2081			
DEPOSITS			
Deposit Type	Interest Rate (Per annum)		
Saving Account	4.75% to 6.25%		
Call Deposit	Upto 2.37%		
Current Deposit	0.00%		
Fixed Deposits			
(A) Individual			
(1) 3 Months	6.25%		
(2) 6 Months	6.50%		
(3) 9 months	6.75%		
(4) 1 Year to 2 Years	7.50%		
(5) Above 2 Years	8.00%		
(B) Institutional			
(1) 6 Months	5.50%		
(2) 9 Months	5.75%		
(3) 1 Year to 2 Years	6.50%		
(4) Above 2 Years	7.00%		
(C) Akshayakosh	Negotiable		
(D) Remittance Deposit	Additional 1% on Individual Fixed & Saving		
LOANS & ADVANCES			
Loan Against Fixed Deposit	Upto + 2.00% P.a on Coupon Rate		
Business Loan	Base Rate + Up to 3% 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 % P.a Premium		
Consortium Loan	As per Consortium Decision		
Average Base Rate of Last Three Months	9.37%		
Interest rate of Loans and advances shall be applicable as per NRB Directives			
Fixed Lending Interest Rate Loan (Individual)			
Particular	1 to 3 Year	Above 3 to 5 Year	Above 5 Year
Home Loan	11.50%	12.00%	12.50%
Auto Loan (personal)	11.50%	12.00%	12.50%
Other Retail Loan	12.00%	13.00%	13.50%