



# नेपाल फाईनान्स लिमिटेड Nepal Finance Limited

"नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतपत्रप्राप्त संस्था"

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## INTEREST RATE (Per Annum)

Applicable from Poush 01, 2082

### DEPOSITS

Deposit Type	Interest Rate (Per annum)
Saving Account	3.50% to 4.50%
Call Deposit	Upto 1.75%
Current Deposit	0.00%

### Fixed Deposits

(A) Individual	
(1) 3 Months	4.50%
(2) 6 Months	4.75%
(3) 9 months	5.25%
(4) 1 Year to 2 Years	5.75%
(5) Above 2 Years	6.75%
(B) Institutional	
(1) 6 Months	3.75%
(2) 9 Months	4.25%
(3) 1 Year to 2 Years	4.75%
(4) Above 2 Years	5.75%
(C) Akshayakosh	Negotiable
(D) Remittance Deposit	Additional 1% on Individual Fixed & Saving

### LOAN & ADVANCE

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	8.84%

Interest rate of Loans & Advance 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	10.50%	10.75%	11.00%
Auto Loan (personal)	10.50%	10.75%	11.00%
Other Retail Loan	11.00%	11.25%	11.50%