



नेपाल फाइनान्स लिमिटेड Nepal Finance Limited

“नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजतपत्रप्राप्त संस्था”

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INTEREST RATE (Per Annum)

Applicable from Shrawan 01, 2083

DEPOSITS

Deposit Type	Interest Rate (Per annum)
Saving Deposit	3.00% to 3.60%
Call Deposit	up to 1.50%
Current Deposit	0.00%

Fixed Deposits

(A) Individual	
(1) 6 Months	4.00%
(2) 9 months	4.25%
(3) 1 Year	4.50%
(4) Above 1 Year to 2 Years	4.75%
(5) Above 2 Years	5.50%
(B) Institutional	
(1) 1 Year	3.50%
(2) Above 1 Year to 2 Years	3.75%
(3) Above 2 Years	4.50%
(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/ or Minimum to Average Base rate Whichever is higher.
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 Productes	Base Rate + Up to 4% P.a Premium
Consortium Loan	As per Consortium Decision
Average Base Rate of Last Three Months	7.88%

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	9.50%	9.75%	10.00%
Auto Loan (personal)	9.50%	9.75%	10.00%
Other Retail Loan	9.99%	10.50%	10.75%