



# नेपाल फाइनान्स लिमिटेड Nepal Finance Limited

"नेपाल राष्ट्र बैकबाट "ग" वर्गको इजाजतपत्रप्राप्त संस्था"

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## INTEREST RATE (Per Annum)

Applicable from Chaitra 01, 2082

### DEPOSITS

Deposit Type	Interest Rate (Per annum)
Saving Deposit	3.00% to 4.00%
Call Deposit	up to 1.50%
Current Deposit	0.00%

### Fixed Deposits

<b>(A) Individual</b>	
(1) 3 Months	4.00%
(2) 6 Months	4.50%
(3) 9 months	4.75%
(4) 1 Year to 2 Years	5.25%
(5) Above 2 Years	6.25%
<b>(B) Institutional</b>	
(1) 6 Months	3.50%
(2) 9 Months	3.75%
(3) 1 Year to 2 Years	4.25%
(4) Above 2 Years	5.25%
<b>(C) Akshayakosh</b>	Negotiable
<b>(D) Remittance Deposit</b>	Additional 1% on Individual Fixed & Saving

### LOAN & ADVANCE

Loan Against Fixed Deposit	Upto +2.00% P.a on Coupon Rate/ or Minimum to 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	8.55%

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	10.00%	10.25%	10.50%
Auto Loan (personal)	10.00%	10.25%	10.50%
Other Retail Loan	10.50%	11.00%	11.25%