



# सेन्ट्रल फाईनान्स लिमिटेड

## CENTRAL FINANCE LIMITED

*Serving Your Financial Needs*

Class 'C' Financial Institution Authorised by Nepal Rastra Bank

Head Office: Kupondole, Lalitpur, Tel: 01-5970005, Email: info@centralfinance.com.np

### RATE OF INTEREST

Effective from 1<sup>st</sup> Ashwin 2080 (18/09/2023)

#### Fixed Deposit

Tenure	Interest Rate (%p.a)	
	Individual	Institutional
3 months	11.00%	-
6 months	11.15%	9.15%
9 months	11.30%	9.30%
1 year and below 2 years*	11.50%	9.50%
2 years & above	11.75%	9.75%
Remittance Fixed Deposit	Plus 1.00% on Stated Rate	

**Interest Rate of Saving Deposit : 8.00% - 8.70% p.a.**

#### Loan and Advances

Particulars	Interest Rate (%p.a)
Working Capital Loan	Base Rate + upto 5.00%
Business Term Loan	Base Rate + upto 5.00%
Hire Purchase Loan	Base Rate + upto 5.00%
Home Loan	Base Rate + upto 5.00%
Real Estate Loan	Base Rate + upto 5.00%
Agriculture / SME Loan	Base Rate + upto 5.00%
Personal Loan (OD)	Base Rate + upto 5.00%
Personal Term Loan	Base Rate + upto 5.00%
Professional Loan	Base Rate + upto 5.00%
Deprived Sector	Base Rate + upto 5.00%
Margin Nature Loan	Base Rate + upto 5.00%
Others Loan Products	Base Rate + upto 5.00%
All Fixed Interest Rate Loan Products	17.00%
FD Loan (FD Rate or Base Rate whichever is higher)	+ 2%
Base Rate of Shrawan, 2080	12.88%

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