



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 1st Poush 2080 (17/12/2023)

Fixed Deposit

Tenure	Interest Rate (%p.a)	
	Individual	Institutional
3 months	9.50%	-
6 months	9.60%	7.60%
9 months	9.70%	7.70%
1 year and below 2 years*	10.00%	8.00%
2 years & above	10.50%	8.50%
Remittance Fixed Deposit	Plus 1.00% on Stated Rate	

Interest Rate of Saving Deposit : 7.00% - 8.00% 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 Kartik, 2080	12.71%

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