



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 Falgun 2079 (13/02/2023)

Fixed Deposit

Tenure	Interest Rate (%p.a)	
	Individual	Institutional
3 months	11.85%	9.85%
6 months	11.95%	9.95%
9 months	12.00%	10.00%
1 year and below 2 years	12.10%	10.10%
2 years to 3 years	12.20%	10.20%
3 years and above	12.50%	10.50%

Remittance Fixed Deposit

Upto 13.10%p.a

(For 1 year and below 2 years)

Interest Rate of Saving Deposit : 8.00% - 9.25% p.a.

Loan and Advances

Particulars	Interest Rate (%p.a)
Working Capital Loan	Base Rate + upto 6.00%
Business Term Loan	Base Rate + upto 6.00%
Hire Purchase Loan	Base Rate + upto 6.00%
Home Loan	Base Rate + upto 6.00%
Real Estate Loan	Base Rate + upto 6.00%
Agriculture / SME Loan	Base Rate + upto 6.00%
Personal Loan (OD)	Base Rate + upto 6.00%
Personal Term Loan	Base Rate + upto 6.00%
Professional Loan	Base Rate + upto 6.00%
Deprived Sector	Base Rate + upto 6.00%
Margin Nature Loan	Base Rate + upto 6.00%
Others Loan Products	Base Rate + upto 6.50%
FD Loan (FD Rate or Base Rate whichever is higher)	+ 2%
Base Rate of Poush, 2079	13.22%

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