



# सेन्ट्रल फाईनान्स लिमिटेड

## CENTRAL FINANCE LIMITED

*Serving Your Financial Needs*

*Class 'C' Financial Institution Authorised by Nepal Rastra Bank*

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

### **RATE OF INTEREST**

**Effective from 1<sup>st</sup> Chaitra 2080 (14/03/2024)**

#### **Fixed Deposit**

Tenure	Interest Rate (%p.a)	
	Individual	Institutional
3 months	8.10%	-
6 months	8.25%	7.25%
9 months	8.50%	7.50%
1 year and below 2 years*	8.75%	7.75%
2 years & above	9.00%	8.00%
Remittance Fixed Deposit	Plus 1.00% on Stated Rate	

**Interest Rate of Saving Deposit : 6.00% - 7.00% 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 Magh, 2080	11.98%