



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 1st Falgun 2080 (13/02/2024)

Fixed Deposit

Tenure	Interest Rate (%p.a)	
	Individual	Institutional
3 months	8.70%	-
6 months	8.80%	6.80%
9 months	8.90%	6.90%
1 year and below 2 years*	9.00%	7.00%
2 years & above	9.50%	7.50%
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 Poush, 2080	12.16%