



# 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> Ashadh 2081 (15/06/2024)**

### Fixed Deposit

Tenure	Interest Rate (%p.a)	
	Individual	Institutional
3 months	7.00%	-
6 months	7.25%	6.25%
9 months	7.50%	6.50%
1 year and below 2 years	7.75%	6.75%
2 years	8.00%	7.00%
3 years	8.25%	7.25%
Remittance Fixed Deposit	Plus 1.00% on Stated Rate	

**Interest Rate of Saving Deposit : 5.00% - 6.00% 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 Baisakh, 2081	10.71%