



# 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> Bhadra 2081 (17/08/2024)

### Fixed Deposit

Tenure	Interest Rate (%p.a)	
	Individual	Institutional
3 months	6.75%	-
6 months	7.00%	6.00%
9 months	7.25%	6.25%
1 year and below 2 years	7.50%	6.50%
2 years	7.75%	6.75%
3 years	8.00%	7.00%
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%
Loan against FD	Coupon Rate +2% or Base Rate whichever is higher
Average Base Rate as on Asadh, 2081	10.54%