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We take care of your INTEREST

Our new Interest Rates on Deposits & Loans

Effective from 1st Falgun, 2079 (13th February, 2023)

S.N.	Fixed Deposit	Interest Rates (% p.a.)		
		Individual	Institutional	Remittance
1	3 Months	11.85%	-	12.85%
2	6 Months	11.90%	9.90%	12.90%
3	9 Months	11.95%	9.95%	12.95%
4	1 Year	12.00%	10.00%	13.00%
5	2 Years and Above	12.20%	10.20%	13.20%

Note: Additional 0.5% can be provided for the institutional Bidding

Savings Deposits **8.00% - 9.00% p.a.**

Call Deposits **upto 4.00%**

A. Our new Interest Rate on Lending

Industrial Loan	Premium up to 3.50% p.a. on Base Rate
Agriculture Loan	
Housing Loan	Premium up to 6.00%* p.a. on Base Rate
Hire Purchase Loan	
Trading Loan	
Education Loan	
Margin Lending	
Gold Loan	
Personal Loan	
Deprive Sector	
Foreign Employment	
Loan Against Gov. Bond	Base Rate or Coupon Rate whichever is Higher Plus up to 3%
Loan Against FDC	Coupon Rate Plus up to 3 %

B. For Individual borrower availing Term Loan (repayment period above 1 year)

Credit Facilities	Fixed Interest Rate (in %)*		
	Up to 3 Yrs	Up to 5 Yrs	Up to 10 Yrs & above
Housing Loan	14.50 to 15.00	15.50 to 16.50	16.55 to 17.50
Hire Purchase Loan			
Trading Loan			
Industrial Loan			
Education Loan			
Agriculture Loan			
Personal Loan			
Foreign Employment			
Base Rate (BR) As on Poush 2079			**13.10%**

* Subject to Internal Risk Rating

Note:

1. Interest rate applicable on forced loan may vary with risk premium from the published rate.
2. Interest rate in consortium financing as decided by consortium.
3. Interest rate in NPA accounts may vary from the published rate.
4. Penal Interest of plus 2% p.a. will be applied on overdue amount.
5. Risk premium up to plus 3% p.a. may be charged to cases attracting additional provisioning as per regulatory requirement.

गुडविल फाइनान्स लिमिटेड (वित्तीय संस्था)

GOODWILL FINANCE LIMITED

नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था

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