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We take care of your INTEREST

Our new Interest Rates on Deposits & Loans

Effective from 1st Bhadra, 2079 (17th August, 2022)

S.N.	Fixed Deposit	Interest Rates (% p.a.)	
		Individual	Institutional
1	3 Months	12.00%	10.00%
2	6 Months	12.05%	10.05%
3	9 Months	12.10%	10.10%
4	1 Year	12.15%	10.15%
5	2 Years and Above	12.25%	10.25%

Savings Deposits **8.00% - 9.15% p.a.**

Call Deposits **upto 4.00%**

A. Our new Interest Rate on Lending

Housing Loan	Premium up to 6.50%* p.a. on Base Rates
Hire Purchase Loan	
Trading Loan	
Industrial Loan	
Education Loan	
Agriculture 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	13.95 to 14.95	15.00 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 Ashad 2079			**11.92%**

* 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

Corporate Office
Hattisar, Kathmandu, P. O. Box: 8867
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Email: info@goodwill.net.np

Branches

Dillibazar 4422290	Indrachowk 5329554	Bhaktapur 6620067	Kumaripati 5408690	Tripureshwor 5331533	Nayabazar 5910738	Itahari, Sunsari 025-587051	Birtamod 023-530548	Nepalgunj 081-532056
Ghorai, Dang 082–563350	Ilam 027-520949	Phidim 024-521068	Butwal 071–537282	Bardibas 044–550102	Dhangadi 091-417357	Nawalpur 046-570060	Gaindakot 078-501411	Bhairahawa 071-590963

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