

## Our new Interest Rates on Deposits & Loans

S.N.	Fixed Deposit	Interest Rates (% p.a.)		
		Individual	Institutional	Remittance
1	3 Months	13.20%	11.20%	14.20%
2	6 Months	13.30%	11.30%	14.30%
3	9 Months	13.35%	11.35%	14.35%
4	1 Year	13.45%	11.45%	14.45%
5	2 Years and Above	13.47%	11.47%	14.47%

## Savings Deposits

**10.00% - 11.00% p.a.**

## Call Deposits

**upto 5.00%**

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 फाइनेन्स लिमिटेड (वित्तीय संस्था)

**GOODWILL FINANCE LIMITED**

नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था

## Branches

Dillibazar	Indrachowk	Bhaktapur	Kumaripati	Tripureshwor	Nayabazar	Itahari, Sunsari	Birtamod	Nepalgunj
4422290	5329554	6620067	5408690	5331533	5910738	025-587051	023-530548	081-532056

Ghorai, Dang	Ilam	Phidim	Butwal	Bardibas	Dhangadi	Nawalpur	Gaindakot	Bhairahawa
082-563350	027-520949	024-521068	071-537282	044-550102	091-417357	046-570060	078-501411	071-590963

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