GFIL • GFIL • GFIL • GFIL • GFIL • GFIL • GFIL We take care of your INTEREST Our new Interest Rates on Deposits & Loans Effective from 1st Mangsir, 2079 (17th November, 2022) Interest Rates (% p.a.) S.N. Fixed Deposit <u>-</u> Individual Institutional Remittance 3 Months 13.00% 11.00% 14.00% 6 Months 13.05% 11.05% 14.05% 3 9 Months 13.10% 11.10% 14.10% 1 Year 13.30% 11.30% 14.30% 2 Years and Above 13.35% 11.35% 14.35% Note: Additional 0.5% can be provided for the institutional Bidding Savings Deposits 9.00% - 10.50% p.a. Call Deposits upto 4.50% A. Our new Interest Rate on Lending Industrial Loan Premium up to 3.50% p.a. Agriculture Loan on Base Rate Housing Loan GFIL Hire Purchase Loan Trading Loan **Education Loan** Premium up to 6.00%* p.a. • Margin Lending on Base Rate Gold Loan Personal Loan **Deprive Sector** Foreign Employment Base Rate or Coupon Rate Loan Against Gov. Bond whichever is Higher Plus up to 3% GFIL Loan Against FDC Coupon Rate Plus up to 3 % B. For Individual borrower availing Term Loan (repayment period above 1 year) Fixed Interest Rate (in %)* Credit Facilities Up to 5 Yrs Up to 10 Yrs & above Up to 3 Yrs GFIL Housing Loan GFIL Hire Purchase Loan Trading Loan • GFIL Industrial Loan 14.50 to 15.00 | 15.50 to 16.50 16.55 to 17.50 **Education Loan** Agriculture Loan Personal Loan • Foreign Employment GFIL Base Rate (BR) As on Ashoj 2079 12.39% * Subject to Internal Risk Rating Note: Interest rate applicable on forced loan may vary with risk premium from the published rate. Interest rate in consortium financing as decided by consortium. Interest rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount. 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) Corporate Office Hattisar, Kathmandu, P. O. Box: 8867 GOODWILL FINANCE LIMITED Tel: 4444039, Fax: 4443414 Email: info@goodwill.net.np नेपाल राष्ट्र बैकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था **Branches** Dillibazar Indrachowk Bhaktapur Kumaripati 4422290 5329554 6620067 5408690 Nayabazar Itahari, Sunsari 5910738 025-587051 Tripureshwor 5331533 Birtamod Nepalgunj 081-532056 023-530548
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