GFIL • GFIL • GFIL • GFIL • GFIL • GFIL • GFIL We take care of your INTEREST Our new Interest Rates on Deposits & Loans Effective from 1st Bhadra, 2081 (17th August, 2024) Published on 32nd Shrawan, 2081 (16th August, 2024) Interest Rates (% p.a.) GFI GFII S.N. Fixed Deposit Remittance Individual Institutional 3 Months 6.25% 6 Months 6.35% 9 Months 6.45% 4 1 Year 7.00% 6.00% 8.00% 2 Years 7.15% 6.15% 8.15% 3 Years and Above 7.25% 6.25% 8.25% • Savings Deposits 4.20% - 5.20% p.a. GFIL **Call Deposits** upto 2.10% GFIL A. Our new Interest Rate on Lending Industrial Loan Premium up to 3.50% p.a. Agriculture Loan on Base Rate GFIL Housing Loan GFIL Hire Purchase Loan Trading Loan **Education Loan** Premium up to 4.00%* p.a.

Deprive Sector Foreign Employment Loan Against Gov. Bond Base Rate or Coupon Rate Plus 2% whichever is Higher Loan Against FDC

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

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Credit Facilities	Fixed Interest Rate (in %)*			
	Up to 3 Yrs	Up to 5 Yrs	Up to 10 Yrs & above	
Housing Loan	12.50 to 13.50	13.50 to 14.50	15.00	
Hire Purchase Loan				
Trading Loan				
Industrial Loan				
Education Loan				
Agriculture Loan				
Personal Loan				
Foreign Employment				
Base Rate for the month of (Ashadh)			10.83%	
Average Base Rate (BR)			10.35%	
* Subject to Internal Risk Rating				

Note:

Margin Lending

Gold Loan Personal Loan

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- 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) GOODWILL FINANCE LIMITED

Tel: 4544039, Fax: 4543414

Corporate Office

Hattisar, Kathmandu, P. O. Box: 8867

on Base Rate

Email: info@goodwill.net.np नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था

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