GFIL • GFIL • GFIL • GFIL • GFIL • GFIL GFIL We take care of your INTEREST Our new Interest Rates on Deposits & Loans Effective from 1st Jestha, 2080 (15th May, 2023) Published on 31th Baishak 2080, (14th May, 2023) Interest Rates (% p.a. - U S.N. Fixed Deposit Institutional Individual Remittance 3 Months 10.60% 11.60% 8.75% 6 Months 10.75% 11.75% 9 Months 10.90% 8.90% 11.90% 1 Year 11.10% 9.10% 12.10% 2 Years and Above 11.25% 9.25% 12.25% Note: Additional 0.5% can be provided for the institutional Bidding Savings Deposits 8.50% - 9.00% p.a. Call Deposits upto 4.25% A. Our new Interest Rate on Lending Industrial Loan Premium up to 3.50% p.a. 0 Agriculture Loan on Base Rate Housing Loan • GFIL

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•	Margin Lending		on Base Rate	
F	Gold Loan			
F	Personal Loan			
ט	Deprive Sector			
	Foreign Employment			
•	Loan Against Gov. Bond		Base Rate or Coupon Rate whichever is Higher Plus up to 3%	
B	Loan Against FDC		Coupon Rate Plus up to 3%	
L U	B. For Individual borrower availing Term Loan (repayment period above 1 year) Fixed Interest Rate (in %)*			
•		1		
Ť	Credit Facilities	1		
•		Fix	ed Interest Rat	e (in %)*
•	Credit Facilities	Fix	ed Interest Rat	e (in %)*
GFIL •	Credit Facilities Housing Loan	Fix	ed Interest Rat	e (in %)*
• GFIL •	Credit Facilities Housing Loan Hire Purchase Loan	Fix Up to 3 Yrs	ed Interest Rate Up to 5 Yrs	e (in %)* Up to 10 Yrs & above
- TIJD • GF	Credit Facilities Housing Loan Hire Purchase Loan Trading Loan	Fix	ed Interest Rate Up to 5 Yrs	e (in %)*
GFIL •	Credit Facilities Housing Loan Hire Purchase Loan Trading Loan Industrial Loan	Fix Up to 3 Yrs	ed Interest Rate Up to 5 Yrs	e (in %)* Up to 10 Yrs & above

Foreign Employment Base Rate (BR) As on Chaitra 2079 * Subject to Internal Risk Rating

Education Loan Agriculture Loan Personal Loan

Hire Purchase Loan Trading Loan **Education Loan**

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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.



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Premium up to 5.00%* p.a.

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GOODWILL FINANCE LIMITED नेपाल राष्ट बैंकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था

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Nepalgun 023-530548 Gaindakot

12.65%

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