• GFIL • GFIL • GFIL • GFIL • GFIL • GFIL **GFIL** We take care of your INTEREST Our new Interest Rates on Deposits & Loans Effective from 1st Kartik, 2080 (18th October, 2023) Published on 30th Ashoj, 2080 (17th October, 2023) Interest Rates (% p.a.) <u>C</u>F S.N. Fixed Deposit Individual Institutional Remittance 3 Months 10.25% 11.25% 6 Months 10.40% 8.40% 11.40% 9 Months 10.60% 8.60% 11.60% 3 11.75% 4 1 Year 10.75% 8.75% 5 2 Years 11.00% 9.00% 12.00% 6 3 Years and Above 11.50% 9.50% 12.50% Note: Additional 0.5% can be provided for the institutional Bidding Savings Deposits 7.10% - 8.00% p.a. **Call Deposits** upto 3.55% A. Our new Interest Rate on Lending Industrial Loan Premium up to 3.50% p.a. GFIL GFIL Agriculture Loan on Base Rate Housing Loan Hire Purchase Loan • Trading Loan **Education Loan** Premium up to 4.00% p.a. Margin Lending on Base Rate Gold Loan Personal Loan Deprive Sector Foreign Employment GFIL Base Rate or Coupon Rate Loan Against Gov. Bond 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) TI49 • GFIL GFIL Fixed Interest Rate (in %)* **Credit Facilities** Up to 10 Yrs & above Up to 5 Yrs Up to 3 Yrs Housing Loan Hire Purchase Loan Trading Loan Industrial Loan 14.50 to 15.00 | 15.50 to 16.00 16.25 to 17.25 **Education Loan** • Agriculture Loan GFIL Personal Loan Foreign Employment Average Base Rate (BR) 12.67% * 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: 4544039, Fax: 4543414 Email: info@goodwill.net.np नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था GFIL • GFIL • GFIL • GFIL • GFIL • **GFIL GFIL**