

# We take care of your **INTEREST**

## Our new Interest Rates on Deposits & Loans

Effective from 1<sup>st</sup> Magh, 2082 (15<sup>th</sup> January, 2026)

Published on 30<sup>th</sup> Poush, 2082 (14<sup>th</sup> January, 2026)

| S.N. | Fixed Deposit     | Interest Rates (% p.a.) |               |            |
|------|-------------------|-------------------------|---------------|------------|
|      |                   | Individual              | Institutional | Remittance |
| 1    | 3 to 6 Months     | 4.50%                   |               | -          |
| 2    | 9 Months          | 4.60%                   |               | -          |
| 3    | 1 Year            | 4.75%                   | 4.25%         | 5.75%      |
| 4    | 2 Years and Above | 5.25%                   | 4.75%         | 6.25%      |

### Savings Deposits

**3.25% - 4.25% p.a.**

### Call Deposits

**upto 1.60%**

### A. Our new Interest Rate on Lending

| All Loans                            | Premium up to 4.00%* p.a. on Base Rate                    |                |                      |
|--------------------------------------|-----------------------------------------------------------|----------------|----------------------|
|                                      | Fixed Interest Rate (in %)*                               |                |                      |
|                                      | Up to 3 Yrs                                               | Up to 5 Yrs    | Up to 10 Yrs & above |
|                                      | 9.50 to 12.00                                             | 12.25 to 13.25 | 14.50                |
| Loan against FDC and Government Bond | Coupon Rate Plus upto 3% or Base Rate whichever is Higher |                |                      |

|                                      |              |
|--------------------------------------|--------------|
| Base Rate for the month of (Mangsir) | <b>7.56%</b> |
| Average Base Rate (BR)               | <b>7.82%</b> |

\* Subject to Internal Risk Rating



गुडविल फाइनान्स लिमिटेड (वित्तीय संस्था)

**GOODWILL FINANCE LIMITED**

नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था

Corporate Office

Hattisar, Kathmandu, P. O. Box: 8867

Tel: 4544039, Fax: 4543414

Email: info@goodwill.net.np