

नेपाल राष्ट्र बैंकबाट 'ज' बर्गको इजाजतपत्रप्राप्त राष्ट्रिय स्तरको वित्तीय संस्था



**Progressive  
Finance Limited**  
प्रोग्रेसिभ फाइनेन्स लिमिटेड

**Corporate Office**

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## SCHEDULE OF INTEREST RATE

Interest rates effective from 2078/01/01 (14 Apr, 2021)

### A. Saving Deposit

Type of Deposit	Interest Rate P.A	Minimum Balance	Interest Capitalization
Normal and special saving	4.50%	Rs. 100/-	Quarterly
Progressive Super Saving	5.0%	Rs. 5000/-	Monthly
Baal Bachat	4.65%	Rs. 1000/-	Quarterly
Employee Growing Plus	5.00%	Rs. 1000/-	Quarterly
Progressive Gold	4.85%	Rs. 2000/-	Quarterly
Shareholder saving	6.00%	Rs. 5000/-	Monthly
Progressive Unnati Bachat	4.75%	Rs. 1000/-	Quarterly
Ugratara Bishes Bachat	4.50%*	Rs. 100/-	Quarterly
Shubharambha Bachat	4.50%*	Rs. 1/-	Quarterly
Jestha Nagarik/Krishak Majdur/ Ekal Mahila Purash Bachat	5.50%	Rs. 5000/-	Monthly
Prasanna Bachat	6.50%	Rs. 50,000/-	Monthly
Social Security Special Saving	4.50%*	Zero Balance	Monthly
Aarogya Saving	4.50%*	Rs. 500/-	Quarterly

\*Conditions apply

#### Institutional

Current/Call Account	Up to 2.25% p.a.	Rs. 5,000/-	Quarterly
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### B. Fixed Deposit

Period	Interest rate p.a. (quarterly payment)	
	Individual	Institutional
3 months to 9 months	8.00%	6.00%
Above 9 months to below 2 years	8.00%	7.50%
2 years to below 3 years	8.50%	8.00%
3 years to below 5 years	9.00%	8.50%
5 years & Above	Negotiable	

### C. Loans and Advances

Loan and Advances	Interest rate p.a.
Auto/Hire Purchase, Real Estate, Personal, Share, Educational, Foreign Employment and Other, Loan Against Insurance Policy	Base Rate + premium up to 4%
Home, SME and Unified Agriculture	Base Rate + premium up to 3%
Deprived Sector(Wholesale**, Retail)	Base Rate + premium up to 2%
Subsidy Loan	As defined by NRB
FD Receipt Loan	Up to +3% on coupon rate or base rate
Consortium Loan	As per consortium decision
Fixed Rate to all Loans Products	13.50%

**Base rate of Falgun, 2077: 9.16%**

\*\* Negotiable in case of MFIs

Note: Premium rate of each borrower shall be determined subject to loan type/category, tenure, internal credit risk grading etc.