

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



**Progressive
Finance Limited**
प्रोग्रेसिभ फाइनेन्स लिमिटेड

Corporate Office

Tinkune, Kathmandu-32
Tel. No.: 01-5199664, 01-5199665
P.O.Box: 10390
Email : info@pfltd.com.np
www.pfltd.com.np

SCHEDULE OF INTEREST RATE

Interest rates Effective from 2077/07/01 (17 Oct, 2020)

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	8.15%	7.00%
Above 9 months to below 2 years	8.5%	8.00%
2 years to below 3 years	8.75%	8.50%
3 years & Above	9.50%	9.00%

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 upto 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 Bhadra, 2077: 10.41%

* Industrial, commercial, service sector and productive sector loans are included in SME loan henceforth.

** 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