नेपाल राष्ट्र बैंकबाट 'ग' बर्गको इजाजतपत्रप्राप्त राष्ट्रिय स्तरको वितीय संस्था



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 2080/09/01 (17 December, 2023)

Fixed Deposit	Interest Rate p.a. (Quarterly/Monthly)	
Period	Individual	Institutional
3 Months	9.50%	-
6 Months	9.60 %	7.60%
9 Months	9.70 %	7.70 %
1 Year to 2 Years	10.00 %	8.00%
Above 2 Years	10.50 %	8.50%

Recurring Fixed Deposit			
Period	Interest Rate p.a. (Quarterly Payment)		
6 Months to 2 years	10.50% *		
Above 2 years - 5 years	10.75 % *		

Integrated Fixed Recurring Deposit (IFRD) 10.50%

*Additional 1% will be provided on remittance FD.

Saving Deposit	7.25 % to 9.25 % *	
Call Account	Upto 3.50 %	Rs.5000 (Min. Bal)

* Conditions Apply

Loan and Advances		Interest Rate p.a.		
Auto/Hire Purchase/Real Estate				
Personal/Share/Educational				
Home/Personal Guarantee Loan		Base Rate +		
Unified Agriculture Personal/SME		Premium Upto 5%		
Unified Agriculture Business and				
Others				
Deprived Sector	Base Rate + premium			
(Wholesale, Retail**)	upto 4%			
Subsidy Loan	As defined by NRB			
FD Receipt Loan	Upto 2 % on Coupon Rate			
Consortium Loan	As per Co	nsortium Decision		
Fixed Rate to all Loans	14.75 %			
(For the first 5 years)				
Average Base Rate : 13.77 %				