

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



**Progressive
Finance Limited**

प्रोग्रेसिभ फाइनेन्स लिमिटेड

Corporate Office

Tinkune, Kathmandu-32

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SCHEDULE OF INTEREST RATE

Interest rates effective from 2081/07/01 (17 October, 2024)

| Fixed Deposit | Interest Rate p.a. (Quarterly/Monthly Payment) | |
|------------------------|---|---------------|
| | Individual | Institutional |
| 3 Months | 6.35% | - |
| 6 Months | 6.50% | 5.50% |
| 9 Months | 6.75% | 5.75% |
| 12 Months to 23 Months | 7.00% | 6.00% |
| 24 Months to 35 Months | 7.50% | 6.50% |
| 36 Months and Above | 7.75% | 6.75% |

Recurring Fixed Deposit

| Period | Interest Rate p.a. (Quarterly Payment) |
|-----------------------|---|
| 6 months to 2 years | 7.25 % * |
| Above 2 years-5 years | 7.50% * |

| | |
|--|---------------|
| Integrated Fixed Recurring Deposit (IFRD) | 7.50 % |
|--|---------------|

* An additional 1% will be provided on remittance F.D

| | |
|-----------------------|----------------------------------|
| Saving Deposit | 4.50 % to 6.35%* |
| Call Account | Upto 2.00 % Rs.5000 (Min.Bal) |

| Loan and Advances | Interest Rate p.a. |
|---|--|
| Auto/Hire Purchase, Real Estate, Personal, Share, Educational, Foreign Employment, Home, Loan Against Insurance Policy, Unified Agriculture - Personal, SME, Unified Agriculture - Business, and others | Base Rate + premium upto 3% |
| Deprived Sector (Wholesale, Retail*) | Base Rate + premium up to 2% |
| Subsidy Loan | As defined by NRB |
| FD Receipt Loan | Up to +2% on coupon rate or base rate |
| Consortium Loan | As per consortium decision |
| Fixed Rate to all Loans Products (For the first 5 years) | 12.75% |

* Conditions Apply

1. Average Base Rate: 10.19%