



**Progressive
Finance Limited**

प्रोग्रेसिभ फाइनेन्स लिमिटेड

Corporate Office

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SCHEDULE OF INTEREST RATE

Interest rates effective from 2082/07/01 (18 Oct, 2025)

Fixed Deposit	Interest Rate p.a. (Quarterly/Monthly Payment)	
	Individual	Institutional
Period		
3 Months	5.25%	-
6 Months	5.50%	4.50%
9 Months	5.75%	4.75%
12 Months to 23 Months	6.00%	5.00%
24 Months to 35 Months	6.25%	5.25%
36 Months and Above	6.50%	5.50%

Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
6 months to 2 years	6.00 % *
Above 2 years-5 years	6.25% *

Integrated Fixed Recurring Deposit (IFRD)	6.25 %
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* An additional 1% will be provided on remittance F.D

Saving Deposit	3.00 % to 5.00%*
Call Account	Upto 1.00 % 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: 8.50%(Applicable for Ashoj 2082)