BEST FINANCE COMPANY LTD.
बेष्ट फाइनान्स कम्पनी लि.
नेपाल राष्ट्र बैंकबाट 'ग' वर्गको इजाजतपत्रप्राप्त संस्था

INTEREST RATE

Effective From:

18th October 2025 (०१ कार्तिक २०८२)

Fiscal Year 2082-83

Interest Rate

Deposit Products

Effective From: 18th October 2025 (०१ कार्तिक २०८२)

1. Fixed Deposits (FD)

S.N.	Particulars	Individual	Remittance FD	Institutional
1.1	3 months	3.80%	4.80%	–
1.2	3 months to 6 months	4.05%	5.05%	3.05% (6 months)
1.3	Above 6 months to 1 Year	5.05%	6.05%	4.05%
1.4	Above 1 Year to 2 Years	5.30%	6.30%	4.30%
1.5	Above 2 Years to 3 Years	6.05%	7.05%	5.05%
1.6	Above 3 Years	6.55%	7.55%	5.55%
Interest Payment		Monthly / Quarterly		

2. Savings Deposits

S.N.	Particulars	Interest (p.a.)	Minimum Balance (Rs.)
2.1	Home Savings	3.60%	–
2.2	Griha Laxmi Savings	3.60%	100
2.3	Senior Citizen Savings	3.60%	100
2.4	Shareholding Savings	3.60%	100
2.5	General Savings	3.50%	100
2.6	Children Savings	3.60%	100
2.7	Super Savings	3.60%	1,000
2.8	NRN Savings	3.60%	100
2.9	Best Savings	4.50%	5,000
2.10	Talab Bachat Khata	4.50%	100

2.11	Best Staff Salary Savings	5.25%	–
2.12	Green Savings	5.25%	10,000
2.13	Best Remittance Savings	6.25%	5,000

Savings accounts other than those mentioned above, with a minimum balance of Rs.100, will have an annual interest rate of 3.50%.

3. Call Deposit Accounts

S.N.	Particulars	Interest (p.a.)	Minimum Balance (Rs.)
3.1	Call Deposit Accounts	Up to 1.75%	1,000

Loan

S.N.	Particulars	Interest Rate
1.1	Loan against Fixed Deposit	Coupon rate / Average Base Rate + up to 2% p.a.
1.2	Consortium Loan	As per the Consortium decision
1.3	Other Loan	Base rate + up to 5% premium
Average Base Rate		10.02%

2. Fixed Interest Rate Loans (Individual)

S.N.	Loan Type	Up to 5 Years	Up to 10 Years	Up to 15 Years
2.1	Home Loan	12.50%	12.90%	13.00%
2.2	Other Loan	12.50%	12.90%	13.00%
2.3	Auto Loan	12.50% p.a. (Maximum 7 years)		

Note: The interest rate for loans of the same nature shall not differ by more than 2%.