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

INTEREST RATE

Effective From:

17th July 2026 (०१ श्रावन २०८३)

Fiscal Year 2083-84

Effective From:

Interest Rate

Deposit Products

Effective From: 17th July 2026 (०१ श्रावण २०८३)

1. Fixed Deposits (FD)

S.N.	Particulars	Individual	Remittance FD	Institutional
1.1	3 months	3.00%	4.00%	-
1.2	Above 3 months to 6 months	3.25%	4.25%	2.90% (6 months)
1.3	Above 6 months to 1 Year	3.75%	4.75%	3.00%
1.4	Above 1 Year to 2 Years	4.25%	5.25%	3.40%
1.5	Above 2 Years to 3 Years	5.00%	6.00%	3.90%
1.6	Above 3 Years	5.25%	6.25%	4.40%
Interest Payment		Monthly / Quarterly		

2. Savings Deposits

S.N.	Particulars	Interest (p.a.)	Minimum Balance (Rs.)
2.1	Home Savings	3.00%	-
2.2	Griha Laxmi Savings	3.00%	100
2.3	Senior Citizen Savings	3.00%	100
2.4	Shareholding Savings	3.00%	100
2.5	General Savings	3.00%	100
2.6	Children Savings	3.00%	100
2.7	Super Savings	3.05%	1,000
2.8	NRN Savings	3.00%	100
2.9	Best Savings	3.05%	1,000
2.10	Talab Bachat Khata	3.75%	100
2.11	Best Staff Salary Savings	4.50%	-
2.12	Green Savings	4.50%	2,000
2.13	Best Remittance Savings	5.50%	5,000

Savings accounts other than those mentioned above, with a minimum balance of Rs.100, will have an annual interest rate of 3.00%.

3. Call Deposit Accounts

S.N.	Particulars	Interest (p.a.)	Minimum Balance (Rs.)
3.1	Call Deposit Accounts	Up to 1.50%	1,000

Loan

S.N.	Particulars	Interest Rate
1.1	Loan against Fixed Deposit	Fixed Deposit rate / Average Base Rate + up to 2% p.a.
1.2	Consortium Loan	As per the Consortium decision
1.3	Other Loan	Average Base Rate + up to 5% premium
Average Base Rate		8.34%

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	9.90%	10.50%	10.90%
2.2	Other Loan	9.90%	10.50%	10.90%
2.3	Auto Loan	10.50% p.a. (Maximum 7 years)		

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