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

INTEREST RATE

Effective From:

18th October 2026 (१ कार्तिक २०८३)

Fiscal Year 2083-84

Interest Rate

Deposit Products

Effective From: १ कार्तिक २०८३

1. Fixed Deposits (FD)

S.N.	Particulars	Individual	Remittance FD	Institutional
1.1	3 months	2.75%	3.75%	–
1.2	Above 3 months to 6 months	3.00%	4.00%	2.75% (6 months)
1.3	Above 6 months to 1 Year	3.25%	4.25%	2.80%
1.4	Above 1 Year to 2 Years	4.00%	5.00%	3.00%
1.5	Above 2 Years to 3 Years	4.25%	5.25%	3.25%
1.6	Above 3 Years	4.50%	5.50%	3.50%

2. Savings Deposits

S.N.	Particulars	Interest (p.a.)	Minimum Balance (Rs.)
2.1	Home Savings	2.75%	–
2.2	Griha Laxmi Savings	2.80%	100
2.3	Senior Citizen Savings	2.80%	100
2.4	Shareholding Savings	2.75%	100
2.5	General Savings	2.75%	100
2.6	Children Savings	2.80%	100
2.7	Super Savings	2.80%	1,000
2.8	NRN Savings	2.75%	100
2.9	Best Savings	2.80%	1,000
2.10	Talab Bachat Khata	3.25%	100
2.11	Best Staff Salary Savings	4.00%	–

2.12	Green Savings	4.00%	2,000
2.13	Best Remittance Savings	5.00%	5,000

Savings accounts other than those mentioned above, with a minimum balance of Rs. 100, will have an annual interest rate of 2.75%.

3. Call Deposit Accounts

S.N.	Particulars	Interest (p.a.)	Minimum Balance (Rs.)
3.1	Call Deposit Accounts	Up to 1.37%	1,000

Loan

S.N.	Particulars	Interest Rate
1.1	Loan against Fixed Deposit	FD 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
		7.94%

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			

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