

**Nepal Rastra Bank  
Bank & Financial Institution Regulation Department  
Statistics Division  
Interest Rate Structure of Commercial Banks (%)  
As at 2065-Bhadra (Mid September, 2008)**

D e p o s i t s		NBL		RBB		NABIL		NIB		SCBL		HBL		NSBI		NBB		EBL		
		B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	
F i x e d	Saving	2.0	2.0	2.0	2.0	2.0	2.0	2.5	2.5	2.0	2.0	2.0	2.5	3.0	3.0	4.5	4.5	3.0	3.0	
	Special Saving			5.5	5.5	3.0-4.0	3.0-4.0	2.75	2.75			2.75-4.0	3.25-4.5			3.5-4.75	3.5-4.75	2.75	2.75-4.0	
	7 days					3.0		1.25	1.25	1.0	1.0	2.0	2.5							
	14 days					3.5		1.75	1.75	1.5	1.5	2.25	3.0	2.75	2.75	3.5	3.5	2.75		
	1 months	2.0	2.0							1.5	1.5							2.75		
	2 months																		2.75	
	3 months	2.25	2.25	2.25	2.25	4.0-5.0	4.0-5.0	2.5-2.75	2.5-2.75	1.5	1.5	2.5	3.5	3.25	3.25	4.0	4.0	3.0	3.0	
	6 months	2.5	2.5	2.5	2.5	4.5-5.5	4.5-5.5	2.75-3.0	2.75-3.0	1.75	1.75	3.25	4.25	4.5	4.5	4.5	4.5	3.5	3.5	
	1 Year	3.0	3.5	3.25-3.5	3.25-3.5	5.0-6.0	5.0	5.0-5.5	5.0-5.5	2.5	2.5	4.5-5.5	6.0	4.75	5.0	4.75	4.75	4.0	5.0	
	2 Years/Above	3.5						5.5-6.0	5.5-6.0	2.75-3.0	2.75-3.0	5.25-5.5	6.25-6.5	-	-	5.0	5.0	4.5	5.25-5.5	
C r e d i t s	Overdraft	10.0	10.0	11.0	11.0			9.75-12.0	9.75-12.0	6.5	6.5	8.0-10.0	8.25-10.25	8.5-11.0	9.0-10.5			8.0-11.0	8.5-11.0	
	Export Credit	8.0		8.0	8.0	7.0-10.5	8.0-10.5	8.25-10.5	8.25-10.5	6.5-11.5	6.5-11.5	7.25-9.75	8.0-10.25	6.5-9.0	6.5-9.0	9.0-9.5	9.0-9.5	7.0-8.0	7.5-10.0	
	Import L/C			8.0	7.5	7.0-10.5	8.0-10.5			7.5-9.0	7.5-9.0	7.0-9.5	8.0-10.25					6.75-10.0	7.0-10.0	
	Against FDR	+1.5	+1.5	6.0	6.0	7.0	8.0	7.0-8.0	7.0-8.0	+2-+3	+2-+3	+1.5-+2.5	+1.5-+2.0	+1.0-+2.0	+1.0-+2.0			+1.25	+1.5	
	Against Govt. Bond	6.5		7.0	7.0	7.0-7.75	8.0-8.5	7.0	7.0	6.5-8.0	6.5-8.0	7.0		6.5-7.0		7.5	7.5	5.0-6.0	7.0-8.0	
	Against BG/CG	7.0	7.0	7.0	7.0	7.5	8.5	8	8	8.5-9.5	8.5-9.5	7.0-8.0		7.5-9.5	8.0-9.5	8	8	7.5-8.5	7.5-8.5	
	Against Other Guarantee			6.0		8.5	9.5			10.0-11	10.0-11				8.0-9.0					
	Industrial Loan									10.0-11.5	10.0-11.5				9.5-11.0	10.0-12.0	10.0-10.5	8.0-11.0	8.0-11.0	
	Commercial Loan							10.0								8.0-9.5	8.0-9.5	8.0-11.0	8.0-11.0	
	Priority Sector	10.0	10.0	11.5	11.5	9.5-11.0	9.5-11.0				10.0			9.5-11.0	10.0	10.0	10.0	4.5-10.0	5.0-10.0	
Deprived Sector	7.5	7.5	8.5	8.5	5.0-9.0	6.0-10.0	4.0-9.0	4.0-9.0	7.5	7.5	5.0-8.75	8.0-8.75	7.0-9.0	7.0-9.0	9.5	9.5	8.0-11.0	8.5-11.0		
Term Loan			8.0-11.0	11.0	11.0-12.0	9.5-12.0	11.0-12.0	11.0-12.0	10.0-11.5	10.0-11.5	8.5-10.5	9.0-12.0	8.5-11.0	9.5-11.0						
Working Capital	10.0	10.0			8.0-11.5	8.5-11.0	9.75-12.0	9.75-12.0	9.0-10.0	9.0-10.0			7.5-9.5	8.5-10.5	8.5-9.5		9.0	8.0-11.0	8.5-11.0	
Hire Purchase	10.5	6.5-9.0	9.0	9.0			9.0-11.0	9.0-11.0							9.5	9.5	8.5-10.5	9.0-10.5		
Consortium			APCD	APCD											APCD	APCD				
Others	4.0-11.0	5.0-11.0	6.0-11.5	7.0-11.0	7.0-12.0	8.5-12.0	7.0-12.0	7.0-12.0	6.5-13.0	7.99-13.0	5.0-10.5	8.25-10.75	6.5-11.0	8.0-11.0	6.0-10.5	7.5-10.5	4.5-11.0	5.0-11		

D e p o s i t s		BOK		NCCB		LBL		NICB		MBL		KBL		LAXMI		SDBL		ADBL	
		B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing
F i x e d	Saving	2.25	2.25	4.5	4.5	5.0	5.0	3.0	3.0	4.0	4.0	3.0	3.0	3.5	3.5	5.0	5.0	3.0	2.5
	Special Saving	2.0-4.25	2.0-4.25	4.25-5.0	4.75-5.25	2.5-5.0	2.0-5.0	1.25-5.0	3.0-5.0	4.0	4.0	3.5-4.5	3.5-4.5	3.5-4.5	3.5-4.5				
	7 days	2.0	2.0																
	14 days	2.5	2.5					1.75	2.75			2.0	2.0			2.5			
	1 months	3.0	3.0					2.25	3.25			2.5	2.5	2.5	3.0	2.75	3.0	2.0-2.25	2.0
	2 months																		
	3 months	3.5	3.5	4.0	4.5	4.0	4.0	2.5	3.5	2.5-3.0	3.5	3.0	3.0	3.0	4.25	3.25	3.25	2.5-2.75	2.5
	6 months	4.0	4.0	4.5	5.0	4.5	4.5	3.25	4.25-4.75	3.0-3.5	4.5	3.5	3.5	3.5	4.75	3.5	5.0	3.0-3.25	3.0
	1 Year	5.0	5.0	5.0	5.5	5.0	5.0	4.0-4.25	5.0-5.25	3.25-3.75	5.25	5.0	5.0-5.5	4.0-5.0	5.0-6.0	4.5	6.0	4.0-4.25	3.5
	2 Years/Above	5.25-5.75	5.5	5.5	6.0	5.25-5.5	5.25-5.5	4.5-5.0	5.5-6.0	3.75-4.75	5.5-6.0	5.5-6.0	6.0	4.5-5.5	5.0-6.0	5.0	6.5	4.25-5.0	3.75-4.25
C r e d i t s	Overdraft	10.0-13.5	10.0-13.5	13.0-14.5	10.0-12.0	10.0-12.0	10.0-12.0	6.0-11.0	7.0-11.0	9.0-11.0	10.0-11.0	10.0-12.0	10.0-12.0	9.5-11	10.0-12.0	9.75-11.0	10.25	11.5-12.5	11.0-12
	Export Credit	5.0-10.5	5.0-10.5	10.0-11.0	7.0-9.0			4.0-9.0	7.5-9.0	7.5-8.5	7.5-9.0	9.5-10.5	9.5-10.5	9.0-10.0	9.0-11.0	8.5-10.5	8.5-10.5		11.0
	Import L/C	8.0-12.5	8.0-12.5			8.0-10.0	8.0-10.0	7.5-9.5	7.5-9.5	7.5-9.0	7.5-9.0	8.0-11.0	8.0-11.0	7.0-9.5	7.5-10.0	8.0-9.5	8.5-9.0		11.0
	Against FDR	6.5-8.5	6.5-8.5	+1.5-+2.0	+1.0-+2.0	+2.0	+2.0	+2.0	7.9	+1.5	+1.5	+2.0	+2.1	7.5-9.0	8.0-9.5	+2.0	+2.0	+2.0	+2.0
	Against Govt. Bond	6.5-8.0	6.5-8.0	9.0	7.5	7.5-8.5	7.5-8.5	6.0-8.0	7.0-8.5	6.0	7.0	7.75-9.0	7.75-9.0	7.5-9.0	8.5-11.0	7.5-8.0	9.0	6.5	6.0
	Against BG/CG	8.0-10.5	8.0-10.5	10.5	9.0	8.5	8.5	6.5-8.0	7.0-8.5	7.0	7.0	9.5	9.6	7.5-9.0	8.0-10.0	8.5-9.0	9.5		
	Against Other Guarantee	6.5-8.5	6.5-8.5							8.5	8.5	9.5-10.0	9.5-10.0			9.0-9.5	10.0		
	Industrial Loan	10.5-13.0	10.5-13.0	12.5-13.5		8.0-12	8.0-11.5					10.0-12.0	10.0-12.0			8.0-10.5	8.0-10.5	10.0	9.5-10.0
	Commercial Loan	11.0-13.5	11.0-13.5	11.0-14.0		8.5-12	8.5-12					10.5-12.0	10.5-12.0			8.5-11.0	8.5-11.0	11	10.5
	Priority Sector	6.5-11.0	6.5-11.0	7.0-11.0	7.0-11.0	5.0-8.0	5.0-8.0	6.0-8.0	6.0-8.0	5.0-10.0	5.0-10.0	6.0-7.0	6.0-7.0	9.5-11.0		9.5-10.5	9.5-10.5		7.0
Deprived Sector	10.5-13.0	10.5-13.0	12.5-14.0	10.0-12.0	10.5-12.0	10.5-12.0	9.0-11.0	9.5-11.0	10.0-11.0	10.0-11.0	11.0-12.0	11.0-12.0	9.0-11.0	10.5-12.5	8.5-11.0	10.25			
Term Loan	10.0-13.5	10.0-13.5			9.5-12.0	10.0-12.0	8.0-10.5	8.0-10.5	9.0-11.0	10.0-11.0	10.0-12.0	10.0-12.0	7.5-11.0	8.5-11.5	9.5-11.0	10.0-10.25			
Working Capital	7.5-11.0	7.5-11.0	11.5-12.5	9.0-12.0	10.5-11.5	10.5-11.5	6.99-9.99	6.99-10.49	8.5-9.5	8.5-9.5	9.0-11.0	9.0-11.0	5.0-10.0	8.5-10.5	8.5-11.0	8.5-11.0	10	10.0	
Hire Purchase			APCD	APCD					APCD	APCD									
Consortium																			
Others	5.0-13.5	5.0-13.5	9.0-14.0	7.0-12.0	5.0-13.0	5.0-13.0	6.0-11.5	6.0-11.5	6.5-11.0	6.5-11.0	6.0-13.0	6.0-13.0	5.0-12.0	7.5-13.0	7.0-11.0	7.0-11.0	8.0-12.0	10.5	

D e p o s i t s		GLOB		CITI		SUNR		BOA		PRIME		DCBL		NMB	
		B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing
F i x e d	Saving	4.0	4.0	4.5	4.5	4.0	4.5	4.75	6.5	4.0	4.0			5.0	5.0
	Special Saving	4.0-5.0	4.0-5.0	4.5-5.25	4.5-6.0	4.25-4.5	4.25-5.0	4.0-5.25	6.0	4.0-6.0	4.25-6.0			6.75	5.5 5.0-5.5
	7 days			2.0											
	14 days	2.5	2.5	3.0		2.5	2.5			1.25					
	1 months	3.0	3.5	3.75		3.0	3.0	2.75	3.0	1.75				5.25	5.25
	2 months			4.0	4.0										
	3 months	3.5	3.75	4.25	4.25	3.5	3.5	3.0	4.0	2.75-3.0				5.5	5.5
	6 months	4.0	4.5	4.5	4.5	4.0	4.0	4.0	5.0	3.0-3.25				5.75	5.75
	1 Year	4.5	5.0	4.75	6.0	4.25	4.75	5.75	6.25-7.25	6.0	6.5			6.25	6.25
	2 Years/Above	4.75-5.0	5.5-6.0	5.25-5.75	6.5	4.5	5.25	6.0	6.75-7.75	6.5	7.0	</			