

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

Deposit	Type	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		
Fixed	Saving	2.0	2.0																		
	Special Saving			5.5	2.0			3.0-4.0	3.0-5.0	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	2.0	2.0					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 months																				
	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	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	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	5.0-6.0	5.0-5.5	5.0-5.5	2.5	2.5	4.5-5.5	6.0	5.0	5.0	4.75	4.75	4.0	4.0	5.0	5.0
	2 Years/Above	3.5				6.0-7.0	6.0-7.0	5.5-6.0	5.5-6.0	2.75-3.0	2.75-3.0	5.25-5.5	6.25-6.5	-	-	5.50-6.50	5.0	5.0	4.5	4.5	5.25-5.5
Credit	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			7.5	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 Gurrantee					8.5	9.5			10.0-11.0	10.0-11.0										
	Industrial Loan									10.0-11.5	10.0-11.5									10.0-12.0	10.0-10.5
	Commercial Loan							10.0												8.0-9.5	8.0-10.0
	Priority Sector	10.0	10.0	11.5	11.5	9.5-11.0	9.5-11.0							9.5-11.0		10.0	10.0			8.0-11.0	8.0-11.0
	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	4.5-10.0	5.0-10.0		
Term Loan		8.0-11.0	11.0	11.0	9.0-12.0	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					8.0-11.0	8.5-11.0	
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									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			7.5-9.5	8.5-10.5	8.5-9.5		9.5	9.0	8.5-10.5	9.0-10.5			
Consortium			APCD	APCD													APCD	APCD			
Others	4.0-11.0	5.0-11.0	7.0-11.0	7.0-11.0	7.0-12.0	8.5-12.0	7.0-12.0	7.0-12.0	6.5-13.0	6.5-13.0	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	5.0-11.0			

Deposit	Type	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		
Fixed	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	3.0	2.5	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								
	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		4.5-5.5	5.0-6.0	5.0	6.5	4.25-5.0	3.75-4.25		
Credit	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	9.5-11.0	10.0-12.0	9.75-11.0	10.25	11.5-12.5	11.0-12.0		
	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				
	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 Gurrantee	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				
	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			7.0	
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																	
Consortium			APCD	APCD																	
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			

Deposit	Type	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
Fixed	Saving	4.0	4.0	4.5	4.5	4.0	6.5	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			7.0	7.0
Credit	Overdraft	9.0-11.0	9.0-11.0	9.0-12.0	10.0-13.0	8.0-10.5	9.0-10.5	8.0-12.0	10.0-12.0	10.0-11.0	10.0-11.0			9.75-11.25	9.75-11.25
	Export Credit			8.5	9.0-10.0										