

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

	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	
D P O S I T E S	Saving	2.0	2.0	2.0	2.0	2.0	2.0	2.5	2.5	2.0	2.0	2.0	2.25	3.0	3.0	3.54-75	3.54-75	2.75	2.75-4.0
	Special Saving			5.5		3.0-5.0	3.0-5.0	2.75	2.75			2.75-4.0	3.25-4.5						
	7 days							1.25	1.25	1.0	1.0	2.0	2.5						
	14 days							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					3.0-4.0											
	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
	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	6.5-7.5	5.0-5.5	5.0-5.5	2.5	2.5	4.5-5.5	6.0	5.0	5.5	4.75	4.75	4.0	5.0
	2 Years/Above	3.5				6.0-7.0	6.5-7.5	5.5-6.0	5.5-6.0	2.75-3.0	2.75-3.0	5.25-5.5	6.25-6.5	5.5-6.5	6.0-7.0	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	8.0-10.5	8.75-10.5	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	8.0-10.5	9.0-11.0			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	8.0	8.75-9.5	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	8.0-8.5	8.75-9.25	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	8.5	9.5	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					9.5	10.0			10.0-11.0	10.0-11.0				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	10.0-10.5									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	10.0			
Deprived Sector	7.5	7.5	8.5	8.5	6.0-10.0	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	11.0	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			8.5-11.0	9.5-11.5	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	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	8.5-12.0	9.0-13.0	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	

	BOK		NCCB		Lumbini		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	
D P O S I T E S	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						
	1 months	3.0	3.0					2.25	3.25			2.5	2.5	3.0	3.0-4.0	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	3.5	3.5	3.0	3.0	4.25	4.25-5.25	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	4.5	4.5	3.5	3.5	4.75	4.75-5.75	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	5.25	6.0	5.0	5.0-5.5	5.0-6.0	5.25-5.7	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	6.5-8.0	6.5-8.0	5.5-6.0	6.0	5.0-6.0	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	10.0-11.0	10.0-11.0	10.0-12.0	10.0-12.0	10.0-12.0	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	7.5-9.0	8.0-9.0	9.5-10.5	9.5-10.5	9.0-11.0	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	8.0-9.0	8.0-11.0	8.0-11.0	7.5-10.0	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	+2.0	+2.1	8.0-9.5	8.0-10.5	+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	7.0	7.5	7.75-9.0	7.75-9.0	8.5-11.0	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	8.0	9.5	9.6	8.0-10.0	8.0-10.0	8.5-9.0	9.5		
	Against Other Guarantee	6.5-8.5	6.5-8.5							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	7.5-10.5		6.0-8.0	7.0		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	10.5-12.5	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	10.0-11.0	10.0-11.0	10.0-12.0	10.0-12.0	8.5-11.5		9.5-11.0	10.0-12.5			
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	9.0-10.0	9.0-11.0	9.0-11.0	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	8.5-11.0	6.0-13.0	6.0-13.0	7.5-13.0	8.5-18.0	7.0-11.0	7.0-11.0	8.0-12.0	10.5	

	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
D P O S I T E S	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	4.25-6.0	4.25-6.0	6.75	5.0-5.5	5.5-7.0
	7 days			2.0										
	14 days	2.5	2.5	3.0		2.5	2.5							
	1 months	3.0	3.5	3.75		3.0	3.0	2.75	3.0				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				5.5	5.5
	6 months	4.0	4.5	4.5	4.5	4.0	4.0	4.0	5.0				5.75	5.75
	1 Year	4.5	5.0	4.75	6.0	4.25	4.75	5.75	6.25-7.25	6.5	6.75		6.25	7.0
	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	7.0	7.0-7.25			