

Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division
Interest Rate Structure of Commercial Banks (%)
As at 2065-Falgun (Mid March, 2009)

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			2.0	2.0	2.5	2.5	2.0	2.0	2.0	2.5	3.0	3.0			3.5	3.0	
	Special Saving			5.5		3.0-5.0	3.0-5.0	2.75	2.75			2.5-3.0	2.75-4.0	3.25-4.5				3.5-4.75	2.75-4.0	
	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	2.75	
	1 months	2.0	2.0				3.0-4.0			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	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	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	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	5.5	5.5
Current	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			+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	10.0-11.0				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				
Savings	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	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	8.5-12.0	9.0-13.0	7.0-12.0	7.0-12.0	6.5-13.0	8.25-13.0	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		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
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	2.5	3.0
	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	3.5
	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	4.0
	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	4.5
	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	3.5	7.0
	2 Years/Above	5.5	5.5-5.75	5.5	6.0	5.25-5.5	5.25-5.5	4.5-5.0	5.5-6.0	6.5-8.0	5.5-6.0	5.5-6.0	6.0	5.0-6.0	5.0-6.0	5.0	6.5	3.75-4.25	7.5
Current	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	11.0-12	12.0-13.0
	Export Credit	5.0-10.5	9.5-10.5	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	11.0
	Import L/C	8.0-12.5	9.0-12.5			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	11.0
	Against FDR	6.5-8.5	8.5-10.0	+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	9.0-10.0	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	6.0	6.0
	Against BG/CG	8.0-10.5	9.0-10.5	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								8.5		9.5-10.0	9.5-10.0			9.0-9.5	10.0		
	Industrial Loan	10.5-13.0	12.0-13.0	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	9.5-10.0	10.0-10.5
	Commercial Loan	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	10.5	11.5-12.5
	Priority Sector			12.0-13.0								10.0-12.0	10.0-12.0			9.5-10.5	9.5-10.5		
Savings	Deprived 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	7.5	
	Term Loan	10.5-13.0	11.0-13.0	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	7.0	7.5
	Working Capital	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		
	Hire Purchase	7.5-11.0	9.0-12.0	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	10.0	
	Consortium			APCD	APCD														
	Others	5.0-13.5	8.5-13.5	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	10.5	9.0-12.5

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	4.25-6.0	4.25-6.0			6.75	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			7.0	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			7.25	7.25
Current	Overdraft	9.0-11.0	9.0-11.0	9.0-12.0</											