

Nepal Rastra Bank  
Bank & Financial Institution Regulation Department  
Statistics Division  
**Interest Rate Structure of Commercial Banks (%)**  
As at 2066-Shrawan (Mid August, 2009)

		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			
Deposit	Saving	2.0	2.0	2.0	2.25	2.0	2.0	2.5	2.5	2.0	2.0	2.25	2.25	3.0	3.0	3.5-4.75	3.5-4.75	2.75	2.75-4.0			
	Special Saving				3.0	3.0-5.0	3.0-5.0	2.75	2.75	2.5-3.0	2.5-3.0	2.25-6.0	2.25-6.0									
	Fixed	7 days							1.25	1.25	1.0	1.0	2.5	2.5								
		14 days							1.75	1.75	1.5	1.5	3.25	3.25	2.75	2.75	3.5	3.5	2.75			
		1 months	2.0	2.0			3.0-4.0	3.0-4.0			1.5	1.5							2.75			
		2 months																		2.75		
		3 months	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	3.75	3.75	3.25	3.25	4.0	4.0	3.0	3.0		
		6 months	2.5	2.5	2.5		5.0-6.0	5.0-6.0	2.75-3.0	2.75-3.0	1.75	1.75	4.5	4.5	4.5	5.0	4.5	4.5	3.5	3.5		
		1 Year	3.0	3.5	3.25-5.0	3.5-6.0	7.0-8.0	7.0-8.0	5.0-5.5	5.0-5.5	2.5	2.5	6.5	6.5	5.5	6.0	4.75	4.75	4.0	5.0		
		2 Years/Above	3.5				8.0-8.5	8.0-8.5	5.5-6.0	5.5-6.0	2.75-3.0	2.75-3.0	6.5-8.75	6.5-8.75	6.0-7.0	7.0-7.5	5.0	5.0	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	8.5-10.5	8.75-10.75	9.0-10.5	9.0-10.5				8.0-11.0	8.5-11.0		
	Export Credit	8.0		8.0	8.0-9.0	10.0-12.0	10.0-12.0	8.25-10.5	8.25-10.5	6.5-11.5	6.5-10.0	8.25-10.5	8.5-10.75	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					10.0-12.0	10.0-12.0			7.5-9.0	8.0-9.0	8.5-10.25	8.5-10.25						6.75-10.0	7.0-10.0		
	Against FDR	+1.5	+1.5	6.0	+2.0	+2.0 min.9.5	+2.0 min.9.5	7.0-8.0	7.0-8.0	+2-+3	+2-+3	+1.5	+1.5 Min.-6.0	+1.0	+2.0			+2.0	+1.25	+1.5		
	Against Govt. Bond	6.5		7.0	8.0	2.0 min.10.0	+2.0 min.10.0	7.0	7.0	6.5-8.0	7.0-8.0	8.0	+1.5 or 8.0					7.5	7.5	5.0-6.0	7.0-8.0	
	Against BG/CG	7.0	7.0	7.0	8.0	10.0-11.0	10.0	8	8	8.5-9.5	8.0-9.0	7.5-9.5	8.0-10.0	8.0-9.5	8.0-9.5	8	8	7.5-8.5	7.5-8.5			
	Against Other Guarantee													8.0-9.0	8.0-9.0							
	Industrial Loan													9.5-11.0	9.5-11.0			10.0-12.0	10.0-10.5	8.0-11.0	8.0-11.0	
	Commercial Loan																	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									10.0	10.0			10.0	10.0			
	Deprived Sector	7.5	7.5	8.5	5.0-8.5	6.0-10.0	6.0-10.0	4.0-9.0	4.0-9.0	7.5	7.5	6.0-8.75	6.0-8.75	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	11.0-12.0	10.5-12.5	10.5-12.5	11.0-12.0	11.0-12.0	10.0-11.5	10.0-11.5	9.5-12.5	9.5-12.5	9.5-11.0	9.5-11.0					8.0-11.0	8.5-11.0	
	Working Capital	10.0	10.0		11.0	10.0-12.0	10.0-12.0	9.75-12.0	9.75-12.0	9.0-10.0	9.0-10.0			8.75-10.75	9.5-12.0					9.0	8.0-11.0	8.5-11.0
	Hire Purchase	10.5	6.5-9.0	9.0-10.0	11.0			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	8.0-12.0	10.0-12.5	10.0-12.5	7.0-12.0	7.0-12.0	8.25-13.0	8.0-15.0	8.5-11.25	8.5-11.25	8.0-11.0	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		
Deposit	Saving	2.25	2.25	4.5	4.5	5.0	5.0	3.0	3.0	4.0	4.0	4.0	4.0	3.5	3.5	5.0	5.0	3.0	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	4.25-6.0	4.25-6.0	3.5-6.5	3.5-6.5	4.5	4.5	6.0	6.0		
	Fixed	7 days	2.0	2.0																	
		14 days	2.5	2.5					1.75	2.75											
		1 months	3.0	3.0					2.25	3.25					2.5	2.5	3.5-4.5	3.5-5.5	2.75	3.0	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	4.75-5.75	4.5-6.5	3.25	3.25	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	3.5-4.0	3.5-4.0	5.25-6.25	5.0-7.0	3.5	5.0	4.5	6.75	
		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	5.5-6.5	5.5-6.5	5.75-7.5	7.5-9.0	4.5	6.0	7.0	8.0	
		2 Years/Above	5.25-5.75	5.25-5.75	5.5	6.0	5.25-5.5	5.25-5.5	4.5-5.0	5.5-6.0	5.5-6.0	6.5-8.0	6.5-7.5	6.5-7.5	8.0-9.25	5.0	6.5	7.5	8.25-8.5		
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	10.0-11.0	10.0-11.0	10.0-12.0	10.0-12.0	10.5-12.5	10.5-13.0	9.75-11.0	10.25	12.0-13.0	12.0-13.0		
	Export Credit	9.5-10.5	9.5-12.5	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	9.5-11.5	10.0-12.0	8.5-10.5	8.5-10.5	11.0			
	Import L/C	9.0-12.5	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	9.0-11.0	9.5-11.5	8.0-9.5	8.5-9.0	11.0			
	Against FDR	8.5-10.0	8.5-10.0	+1.5	+2.0	+1.0	+2.0	+2.0	+2.0	7.9	+1.5	+1.5-2.0	+2.0	+2.0 or 9.5	8.5-10	+2.0	+2.0	+2.0	+2.0		
	Against Govt. Bond	9.0-10.0	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	9.0-11.0	9.0-11.0	7.5-8.0	9.0	6.0	+2.0 min.8.0		
	Against BG/CG	9.0-10.5	9.0-10.5	10.5	9.0	8.5	8.5	6.5-8.0	7.0-8.5	7.0	8.0	9.5-10.0	9.5-10.0	9.0-11.0	9.0-11.0	8.5-9.0	9.5				
	Against Other Guarantee									8.5					11.0-13.0	9.0-9.5	10.0				
	Industrial Loan	12.0-13.0		12.5-13.5		8.0-12	8.0-11.5									8.0-10.5	8.0-10.5	10.0-10.5	10.5-11.5		
	Commercial Loan			11.0-14.0		8.5-12	8.5-12									8.5-11.0	8.5-11.0	11.5-12.5	12.0		
	Priority Sector			12.0-13.0									10.0-12.0	10.0-12.0		9.5-10.5	9.5-10.5				
	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			6.0-8.0	7.0		8.5-9.0		
	Term Loan	11.0-13.0	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	11.0-13.0	11.0-13.0	8.5-11.0	10.25	7.5	8.0-12.0		
	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	10.0-12.0	9.5-12.0	9.5-11.0	10.0-10.25				
	Hire Purchase	9.0-12.0	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					8.5-11.0	8.5-11.0				
	Consortium			APCD	APCD					APCD	APCD										
Others	8.5-13.5	9.0-12.5	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	9.0-13.0	9.0-13.0	8.0-18.0	8.0-18.0	7.0-11.0	7.0-11.0	9.0-12.5	9.5-12.5			

		GLOB		CITI		SUNR		BOA		PRIME		DCBL		NMB		KIST		
		B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	
Deposit	Saving	4.0	4.0	4.5	4.5	4.0	6.5	6.5	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	6.0	6.0-7.5	4.25-6.0	4.25-6.0			6.75	4.0-7.0	4.0-7.0		
	Fixed	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	3.0	5.0					5.25	5.75		
		2 months			4.0	4.0												
		3 months	3.5	3.75	4.25	4.25	3.5	3.5	4.0	6.0					5.5	6.25		
		6 months	4.0	4.5	4.5	4.5	4.0	4.0	5.0	7.0					5.75	6.75		
		1 Year	4.5	5.0	4.75	6.0	4.25	4.75	6.25-7.25	8.0-9.0	6.5	6.75			7.5	7.5		
		2 Years/Above	4.75-5.0															