

Nepal Rastra Bank  
Bank & Financial Institution Regulation Department  
Statistics Division  
**Interest Rate Structure of Commercial Banks (%)**  
As at 2066-Ashwin (Mid October, 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		
<b>D</b> <b>P</b> <b>O</b> <b>S</b> <b>I</b> <b>T</b> <b>E</b> <b>S</b>	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	4.5	4.5	3.0	3.0	
	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			3.5-4.75	3.5-4.75	2.75	2.75-4.0	
	<b>F</b> <b>i</b> <b>x</b> <b>e</b> <b>d</b>	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
<b>C</b> <b>r</b> <b>e</b> <b>d</b> <b>i</b> <b>t</b> <b>s</b>	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	+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									10.0-11.0	10.0-11.0			8.0-9.0	8.0-9.0					
	Industrial Loan									10.0-11.0	10.0-11.5			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	
Hire Purchase	10.5	6.5-9.0	9.0-10.0	11.0			9.0-11.0	9.0-11.0									9.5	9.5		
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		
<b>D</b> <b>P</b> <b>O</b> <b>S</b> <b>I</b> <b>T</b> <b>E</b> <b>S</b>	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	3.0	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	2.0-5.0	4.0-5.5	1.25-5.0	3.0-5.0	4.0	4.0-6.0	4.25-6.0	4.25-6.0	3.5-6.5	4.5-6.5	4.5	5.0	6.0	6.0	
	<b>F</b> <b>i</b> <b>x</b> <b>e</b> <b>d</b>	7 days	2.0	3.0																
		14 days	2.5	3.5					1.75	2.75										
		1 months	3.0	4.0					2.25	3.25					2.5	2.5	3.5-5.5	3.5-5.5	2.75	3.0
		2 months																		
		3 months	3.5	4.5	4.0	4.5	4.0	4.25	2.5	3.5	3.5	4.5	3.0	3.0	4.5-6.5	4.5-6.5	3.25	3.25	4.0	
		6 months	4.0	5.0	4.5	5.0	4.5	4.5	3.25	4.25-4.75	4.5	5.5	3.5-4.0	3.5-4.0	5.0-7.0	5.0-7.0	3.5	5.0	4.5	6.75
		1 Year	5.0	6.25	5.0	5.5	5.0	5.75	4.0-4.25	5.0-5.25	6.0	7.0	5.5-6.5	5.5-6.5	7.5-9.0	7.5-9.0	4.5	6.0	7.0	8.0
		2 Years/Above	5.25-5.75	6.5-9.25	5.5	6.0	5.25-5.5	6.25-6.5	4.5-5.0	5.5-6.0	6.5-8.0	7.5-9.0	6.5-7.5	6.5-7.5	8.0-9.25	8.0-9.25	5.0	6.5	7.5	8.25-8.5
<b>C</b> <b>r</b> <b>e</b> <b>d</b> <b>i</b> <b>t</b> <b>s</b>	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	11.0-12.0	10.0-12.0	10.0-12.0	10.5-13.0	11.0-14.0	9.75-11.0	10.25	12.0-13.0	12.0-13.0	
	Export Credit	9.5-12.5	9.5-12.5	10.0-11.0	7.0-9.0			4.0-9.0	7.5-9.0	8.0-9.0	8.0-9.0	9.5-10.5	9.5-10.5	10.0-12.0	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	9.0-10.5	7.5-9.5	7.5-9.5	8.0-9.0	9.0-10.0	8.0-11.0	8.0-11.0	9.5-11.5	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	+3.0-4.0	+2.0	7.9	+1.5-2.0	+1.5-2.0	+2.0 or 9.5	+2.0 or 9.5	+2.0	+2.0	+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	10.0	6.0-8.0	7.0-8.5	7.5	9.0	7.75-9.0	7.75-9.0	9.0-11.0	9.0-12.0	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	10.0	6.5-8.0	7.0-8.5	8.0	9.0	9.5-10.0	9.5-10.0	9.0-11.0	9.0-12.0	8.5-9.0	9.5			
	Against Other Guarantee													11.0-13.0	11.0-13.0	9.0-9.5	10.0			
	Industrial Loan			12.5-13.5		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										8.5-11.0	8.5-11.0	10.5-12.5	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	5.0-9.0	6.0-8.0	6.0-8.0	5.0-10.0	6.5-12.0	6.0-7.0	6.0-7.0			6.0-8.0	7.0	7.5	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	11.0-12.0	11.0-12.0	11.0-12.0	11.0-13.0	11.0-14.0	8.5-11.0	10.25		10.0-12.0	
	Working Capital	10.0-13.5	10.0-13.5			10.0-12.0	10.0-12.0	8.0-10.5	8.0-10.5	10.0-11.0	11.0-12.0	10.0-12.0	10.0-12.0	9.5-12.0	9.5-13.0	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	11.0-12.0	6.99-9.99	6.99-10.49			10.0-12.0	10.0-12.0			8.5-11.0	8.5-11.0				
Consortium			APCD	APCD					APCD	APCD										
Others	9.0-12.5	9.0-12.5	9.0-14.0	7.0-12.0	5.0-13.0	10.0-13.0	6.0-11.5	6.0-11.5	8.5-11.0	10.0-13.0	9.0-13.0	9.0-13.0	8.0-18.0	8.0-15.0	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	
<b>D</b> <b>P</b> <b>O</b> <b>S</b> <b>I</b> <b>T</b> <b>E</b> <b>S</b>	Saving	4.0	4.0	4.5	4.5	4.0	6.5	6.5	6.5	4.0	4.0	4.5	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	3.5-6.75	4.0-7.0	3.5-6.5		
	<b>F</b> <b>i</b> <b>x</b> <b>e</b> <b>d</b>	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				5.75	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				4.0	6.25	6.25	
		6 months	4.0	4.5	4.5	4.5	4.0	4.0	5.0	7.0				4.5	6.75	6.75	