

**Nepal Rastra Bank**  
**Bank & Financial Institution Regulation Department**  
**Statistics Division**  
**Interest Rate Structure of Commercial Banks (%)**  
**As at 2066-Kartik (Mid November, 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	2.25	2.0	2.0	2.0	2.5	2.5	2.0	2.0	2.25	2.25	3.0	3.0	3.54	3.54	2.75	2.75-4.0	
	Special Saving			3.0	3.0	3.0-5.0	2.0-6.0	2.75	2.75	2.5-3.0	2.5-3.0	2.25-6.0	2.25-6.0							
	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 months																			
	3 months	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			5.0-6.0	5.0-6.0	2.75-3.0	2.75-3.0	1.75	1.75	4.5	4.5	5.0	5.0	4.5	4.5	3.5	3.5	
	1 Year	3.0	3.5	3.5-6.0	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	6	6	4.75	4.75	4.0	5.0	
	2 Years/Above	3.5		4.0-7.0	4.0-7.0	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	7.0-7.5	6.5-7.5	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		8.0-9.0	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	+2.0	+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		8.0	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	8.0	8.0	10.0	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					11.0	11.0			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	5.0-8.5	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	11.0-12.0	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	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			8.0-11.0	8.5-11.0	
	Hire Purchase	10.5	6.5-9.0	11.0	11.0			9.0-11.0	9.0-11.0							9.5	9.5	8.5-10.5	9.0-10.5	
	Consortium			APCD	APCD											APCD	APCD			
Others	4.0-11.0	5.0-11.0	8.0-12.0	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		

	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	4.5	6.0	6.0	
	7 days	3.0	3.0																	
	14 days	3.5	3.5					1.75	2.75											
	1 months	4.0	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	4.5	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	4.0	
	6 months	5.0	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	6.25	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	6.5-9.25	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	9.5-10.5	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	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	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	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	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	7.0-11.0	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		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	7.5	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	10.0-12.0	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	11.0-11.5	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	3.5	4.0	6.5	6.5	5.0	4.0	4.0	4.5	5.0	5.0		6.25	
	Special Saving	4.0-5.0	4.0-5.0	4.5-6.0	3.0-6.0	4.25-4.5	4.25-5.0	6.0-7.5	5.0-7.0	4.25-6.0	4.25-6.0	6.75	3.5-6.75	4.0-7.0	3.5-6.5		5.5-7.0
	7 days																
	14 days	2.5	2.5			2.5	2.5										
	1 months	3.0	3.5			3.0	3.0	5.0	5.0					5.75	5.75		
	2 months			4.0	6.0												
	3 months	3.5	3.75	4.25	6.0	3.5	3.5	6.0	6.0			4.0	6.25	6.25			
	6 months	4.0	4.5	4.5	6.5	4.0	4.0	7.0	7.0			4.5	6.75	6.75		6.5	
	1 Year	4.5	5.0	6.0	7.5	4.25											