



NABIL BANK

INTEREST RATES

Effective 1st February 2005

Deposits % Per Annum

A. Savings	2.00%
B. Anupam Savings	2.50%
C. Fixed	
- 2 Weeks	1.75%
- 1 Month	2.25%
- 3 Months	2.50%
- 6 Months	2.75%
- 1 Year & Above	3.25%
- Structured Depsoit > 1 Yr.	4.00%

Loans and Advances

A. Deprived Sector	
- Institutional	7.00%
- Others	9.00%
B. Priority Sector	
- Prime	12.00%
- Others	13.00%
C. Export Finance	
- Corporate / Multinational	9.00%
- Prime	9.50%
- Standard	10.50%
- Others	11.00%
D. Term Loan	
- Corporate / Multinational	11.00%
- Prime	12.00%
- Standard	12.50%
- Others	13.00%
E. Working Capital Loan	
- Corporate / Multinational	10.00%
- Prime	11.00%
- Standard	11.50%
- Others	12.00%
F. Import Loan	
- Corporate / Multinational	8.50%
- Prime	10.00%
- Standard	10.50%
- Others	11.00%
G. Hire Purchase	
- Special Arrangement	10.50%
- Prime	11.50%
- Others	12.50%
H. Retail Loan	
- Housing	8.5 – 10.00%
- Mortgage	9.50%
- Auto	
- Consumer: Prime	7.50%
- Consumer: Others	9.00%
- Commercial	9.50%

- Personal	12.00%
I: Loan Against	
- Fixed Deposit	7.00%
- 1 st Class Bank Guarantee	9.00%
- Other Bank Guarantee	10.00%
- HMG Bond	
- Prime	6.50%
- Others	7.50%
J. Export Loan (NRB Guideline)	
- NPR	9.50%
- USD	4.00%
K. Loan Against FCY Deposit	7.00%
L. Other Loans	13.00%