

Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division

Interest Rate Structure of Commercial Banks (%)
As at 2067 - Baisakh (Mid - May, 2010)

	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	
Deposits																			
Saving	2.0	2.0	2.0	2.0	2.0	2.0	2.5	2.5	2.0	2.0	2.75	3.0	3.0	3.0	4.5	4.5	3.0	3.0	
Special Saving			3.0	3.0	2.0-6.0	2.0-7.0	2.75	2.75	2.5-3.0	2.5-3.0	2.75-7.0	3.5-9.5			3.5-4.75	3.5-4.75	2.75	2.75-4.0	
7 days																			
14 days							1.25	1.25	1.0	1.5	2.75	3.0							
1 months	2.0	3.0			5.0-6.0	7.0-8.0	1.75	1.75	1.5	1.75	3.5	4.0	2.75	3.25	3.5	3.5	2.75		
2 months									1.5	1.75							2.75		
3 months	2.25	3.25			6.0-7.0	8.0-9.0	2.5-2.75	2.5-2.75	1.5	1.75	4.25	4.75	3.25	3.75	4.0	4.0	3.0	3.0	
6 months	2.5	3.5			7.0-8.0	9.0-10.0	2.75-3.0	2.75-3.0			5.0	8.5	5.0	5.5	4.5	4.5	3.5	3.5	
1 Year	3.5	5.0	3.5	5.0-8.0	8.0-9.0	9.5-10.5	5.0-5.5	5.0-5.5	10.5	10.25	7.0	9.5	6	6.5	4.75	4.75	4.0	5.0	
2 Years/Above		6.0-7.0	4.0-8.5	6.0-9.5	9.0-10.0	10.0-13.0	5.5-6.0	5.5-6.0	11.0	11.0	7.25-7.5	10.0-11.5	6.5-7.5	7.0-8.0	5.0	5.0	4.5	5.25-5.5	
Crédits																			
Overdraft	10.0		11.0	12.5			9.75-12.0	9.75-12.0			9.0-12.0	11.0-18.0	9.0-10.5	10.5-12.0			8.0-11.0	8.5-11.0	
Export Credit		9.0	9.0	9.0-10.0	10.0-13.0	11.0-14.0	8.25-10.5	8.25-10.5	7.0-11.0	7.0-13.0	9.0-13.0	10.5-16.0	6.5-9.0	10.0-10.5	9.0-9.5	9.0-9.5	7.0-8.0	7.5-10.0	
Import LC				9.0-10.0	10.0-13.0	11.0-14.0			11.0-12.0	13.0-13.0	9.0-12.5	10.5-16.0					6.75-10.0	7.0-10.0	
Against FDR	+1.5		+2.0	+2.0	+2.0 min.10.0	+2.0 min.10.0	7.0-8.0	7.0-8.0	2.00-10.12.0 min	2.00-10.13.0 min	1.5-2.0 Min. 4.0-9.0	1.5-2.0 Min. 9.0-10.0	+1.0 - +2.0	+1.0 - +2.0	+2.0	+2.0	+1.25	+1.5	
Against Govt. Bond		9.0	9.5	11.0	+2.0 min.10.0	+2.0 min.14.0 min	7.0	7.0	11.0-12.0	12.0-13.0	+1.5 or 8.0	+2.5 or 10.0			7.5	7.5	5.0-6.0	7.0-8.0	
Against BG/CG	7.0	8.5	9.5	11.0	12.0	14.0-16.0	8	8	11.0-12.0	12.0-13.0	9.0-10.0	11.0-15.0	8.0-9.5	9.5-11.0	8	8	7.5-8.5	7.5-8.5	
Against Other Guarantee		+1.5 min.6.0			14.0				11.0-12.0	12.5-13.5			8.0-9.0	9.5-11.0					
Industrial Loan													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		11.5	11.5											10.0	10.0			
Deprived Sector	7.5	7.5	7.0-9.0	9.0-11.0	6.0-11.0	8.0-12.0	4.0-9.0	4.0-9.0	8.0	9.0	6.0-8.75	8.0-11.0	7.0-9.0	7.5-9.5	9.5	9.5	4.5-10.0	5.0-10.0	
Term Loan	8.0-11.0	9.5-12.5	11.0-12.0	12.0-14.0	12.0-15.0	13.0-16.0	11.0-12.0	11.0-12.0	12.0-14.0	13.0-14.0	10.5-13.5	12.0-16.0	9.5-11.0	11.5-12.5			8.0-11.0	8.5-11.0	
Working Capital	10.0	11.0-12.0	11.0-12.0	12.5-13.5	11.0-14.0	12.0-15.0	9.75-12.0	9.75-12.0	11.0-12.0	12.0-13.0							9.0	9.0	
Hire Purchase	6.5-9.0	11.5	12.0	12.0-13.0			9.0-11.0	9.0-11.0			10.5-13.0	12.0-16.0			9.5	9.5	8.5-10.5	9.0-10.5	
Consortium			APCD	APCD											APCD	APCD			
Others	5.0-11.0	8.5-12.5	9.0-12.0	10.0-13.0	11.0-16.0	14.0-17.0	7.0-12.0	7.0-12.0	11.5-16.5	12.0-17.5	9.0-14.0	11.0-18.0	8.0-11.0	10.0-12.25	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	
Deposits																			
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	2.0-7.0	2.0-7.0	4.25-5.0	4.75-5.25	4.0-5.5	4.0-5.5	1.25-5.0	3.0-5.0	4.0-8.0	4.0-8.5	4.25-7.25	4.25-7.25	3.5-6.5	4.5-6.5	4.5	6.0	6.0	6.0-7.1	
7 days	3.0	3.0																	
14 days	3.5	3.5					1.75	2.75			4.0	4.0			2.5				
1 months	4.0	4.0					2.25	3.25			6.0	6.0	3.5-5.5	3.5-5.5	2.75	3.0			
2 months																			
3 months	4.5	4.5	4.0	4.5	4.25	4.25	2.5	3.5	9.5	9.5	8.0	8.0	4.5-6.5	4.5-6.5	3.25	3.25			
6 months	6.0	6.0	4.5	5.0	4.5	4.5	3.25	4.25-4.75	9.75	10.0	9.0	9.0	5.0-7.0	5.0-7.0	3.5	5.0	6.75	7.25	
1 Year	8.5	8.5	5.0	5.5	5.75	5.75	4.0-4.25	5.0-5.25	10.25	11.5	10.0	10.0	7.5-9.0	7.5-9.0	4.5	6.0	8.0	8.0	
2 Years/Above	8.65-13.0	8.65-9.0	5.5	6.0	6.25-6.5	6.25-6.5	4.5-5.0	5.5-6.0	11.0	11.75-12.0	10.5-10.75	10.5-10.75	8.0-9.25	8.0-9.25	5.0	6.5	8.25-8.5	8.25-8.5	
Crédits																			
Overdraft	12.0-15.0	12.0-15.0	13.0-14.5	10.0-12.0	10.0-12.0	10.0-12.0	6.0-11.0	7.0-11.0	12.0-15.0	12.0-15.0	10.0-12.0	11.0-14.0	10.5-13.0	11.0-14.0	9.75-11.0	10.25	12.0-13.0		
Export Credit	12.0-15.0	12.0-15.0	10.0-11.0	7.0-9.0			4.0-9.0	7.5-9.0	11.0-13.0	11.0-13.0	9.5-10.5	10.0-11.5	10.0-12.0	10.0-12.0	8.5-10.5	8.5-10.5			
Import LC	11.0-13.0	11.0-13.0			9.0-10.5	9.0-10.5	7.5-9.5	7.5-9.5	11.0-13.0	11.0-13.0	8.0-11.0	10.0-12.5	9.5-11.5	9.5-11.5	8.0-9.5	8.5-9.0			
Against FDR	12.0-13.5	12.0-13.5	+1.5 - +2.0	+1.0 - +2.0	+3.0-4.0	+3.0-4.0	+2.0	7.9	0-3.0 min.	2.0-3.0 min.13.0	+2.0 or 9.5		+2.0	+2.0	+2.0	+2.0	+2.0	+2.0	
Against Govt. Bond	12.0-13.0	12.0-13.0	9.0	7.5	10.0	10.0	6.0-8.0	7.0-8.5	11.0	11.0	7.75-9.0		9.0-11.0	9.0-12.0	7.5-8.0	9.0	+2.0 min.8.0	+2.0 min.8.0	
Against BG/CG	11.0-12.0	11.0-12.0	10.5	9.0	10.0	10.0	6.5-8.0	7.0-8.5	10.0	10.0	9.5-10.0		9.0-11.0	9.0-12.0	8.5-9.0	9.5			
Against Other Guarantee													9.0-9.5	10.0					
Industrial Loan			12.5-13.5										10.5-11.0	11.0-13.0	8.0-10.5	8.0-10.5	10.5-11.5		
Commercial Loan			11.0-14.0												8.5-11.0	8.5-11.0	12.0		
Priority Sector			12.0-13.0								10.0-12.0	11.0-12.0			9.5-10.5	9.5-10.5			
Deprived Sector	10.0-15.0	10.0-15.0	7.0-11.0	7.0-11.0	5.0-9.0	5.5-12.0	6.0-8.0	6.0-8.0	8.0-12.0	8.0-12.0	6.0-7.0	7.0-8.0			6.0-8.0	7.0	8.5-9.0	9.0-9.5	
Term Loan	13.0-15.0	13.0-15.0	12.5-14.0	10.0-12.0	10.5-12.0	10.5-12.0	9.0-11.0	9.5-11.0	13.0-16.0	13.0-16.0	11.0-12.0		11.0-13.0	11.0-14.0	8.5-11.0	10.25	10.0-12.0		
Working Capital	12.0-15.0	12.0-15.0	10.0-12.0	10.0-12.0	10.0-12.0	10.0-12.0	8.0-10.5	8.0-10.5	12.0-15.0	12.0-15.0	10.0-12.0	11.0-13.0	9.5-12.0	9.5-13.0	9.5-11.0	10.0-12.5			
Hire Purchase	11.5-15.0	11.5-15.0	11.5-12.5	9.0-12.0	11.0-12.0	11.0-12.0	6.99-9.99	6.99-10.49	11.5-16.0	11.5-16.0					8.5-11.0	8.5-11.0			
Consortium			APCD	APCD					APCD	APCD									
Others	13.0-15.0	13.0-15.0	9.0-14.0	7.0-12.0	10.0-13.0	9.0-13.0	6.0-11.5	6.0-11.5	11.0-17.0	10.75-17.0	9.0-13.0	11.0-13.0	8.0-18.0	8.0-15.0	7.0-11.0	7.0-11.0	9.5-12.5	10.0-14.0	

	GLOB		CITI		SUNR		BOA		PRIME		DCBL		NMB		KIST		JANATA		
	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	
Deposits																			
Saving	4.0	4.0	4.5	3.5	6.0-6.5	6.0-6.5	5.0	5.0	4.0	4.0		4.5	5.0	5.0		6.25			
Special Saving	4.0-8.5	4.0-8.5	4.5-6.0	3.0-6.0	5.25-6.6	5.25-6.6	5.0-7.0	5.0-7.0	4.25-6.0	4.25-6.0	6.75	3.5-6.75	3.5-12.0	3.5-12.0		5.5-7.0			
7 days																			
14 days					3.0	3.0													
1 months					3.5	3.5	5.0	5.0											
2 months			4.0																
3 months			4.25	6.0	4.0	4.0	6.0	6.0			4.0	7.0	7.0						
6 months	9.25-9.75	9.25-9.75	4.5	6.5	7.0	7.0	7.0	7.0			4.5	8.0	8.0				6.5		
1 Year	10.0-10.5	10.0-11.5	6.0	7.5	9.0	9.0	8.5-11.0	11.5	6.5	6.75	6.0-6.25	11.0	11.0				7.75		
2 Years/Above	11.0-13.0		6.5	8.0-8															