

Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division
Interest Rate Structure of Commercial Banks (%)
As at 2065-Poush (Mid January, 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		
D P O S I T E S	Saving	2.0	2.0	2.0	2.0	2.0	2.0	2.5	2.5	2.0	2.0	2.0	2.25	3.0	3.0	3.5	3.5	2.75	3.0	2.75	
	Special Saving			5.5		3.0-5.0	3.0-5.0	2.75	2.75			2.75-4.0	3.25-4.5					3.5-4.75	3.5-4.75	2.75	2.75-4.0
	7 days							1.25	1.25	1.0	1.0	2.0	2.5								
	14 days							1.75	1.75	1.5	1.5	2.25	3.0	2.75	2.75	3.5	3.5	2.75	2.75		
	1 months	2.0	2.0					3.0-4.0													
	2 months																				
	3 months	2.25	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	2.5	3.5	3.25	3.25	4.0	4.0	3.0	3.0	3.0	3.0
	6 months	2.5	2.5	2.5	2.5	4.5-5.5	5.0-6.0	2.75-3.0	2.75-3.0	1.75	1.75	3.25	4.25	4.5	4.5	4.5	4.5	3.5	3.5	3.5	3.5
	1 Year	3.0	3.5	3.25-3.5	3.25-3.5	5.0-6.0	6.5-7.5	5.0-5.5	5.0-5.5	2.5	2.5	4.5-5.5	6.0	5.0	5.5	4.75	4.75	4.0	5.0	5.0	5.0
	2 Years/Above	3.5				6.0-7.0	6.5-7.5	5.5-6.0	5.5-6.0	2.75-3.0	2.75-3.0	5.25-5.5	6.25-6.5	5.5-6.5	6.0-7.0	5.0	5.0	4.5	5.5	5.5	5.25-5.5

		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	
D P O S I T E S	Saving	2.25	2.25	4.5	4.5	5.0	5.0	3.0	3.0	4.0	4.0	3.0	3.0	3.5	3.5	5.0	5.0	3.0	2.5	
	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	3.5-4.5	3.5-4.5	3.5-4.5	3.5-4.5	5.0	5.0	3.0	2.5	
	7 days	2.0	2.0																	
	14 days	2.5	2.5					1.75	2.75			2.0	2.0							
	1 months	3.0	3.0					2.25	3.25			2.5	2.5	3.0	3.0-4.0	2.75	3.0	2.0-2.25	2.0	
	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	4.25	4.25-5.25	3.25	3.25	2.5-2.75	2.5	
	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	3.5	4.75	4.75-5.75	3.5	5.0	3.0-3.25	3.0	
	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	5.0	5.0-5.5	5.0-6.0	5.25-5.7	4.5	6.0	4.0-4.25	3.5	
	2 Years/Above	5.25-5.75	5.5	5.5	6.0	5.25-5.5	5.25-5.5	4.5-5.0	5.5-6.0	6.5-8.0	6.5-8.0	5.5-6.0	6.0	5.0-6.0	5.0-6.0	5.0	6.5	4.25-5.0	3.75-4.25	

		GLOB		CITI		SUNR		BOA		PRIME		DCBL		NMB	
		B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing
D P O S I T E S	Saving	4.0	4.0	4.5	4.5	4.0	4.5	4.75	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	4.0-5.25	6.0	4.25-6.0	4.25-6.0	6.75	5.0-5.5	5.5-7.0	
	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	2.75	3.0					5.25	5.25
	2 months			4.0	4.0										
	3 months	3.5	3.75	4.25	4.25	3.5	3.5	3.0	4.0					5.5	5.5
	6 months	4.0	4.5	4.5	4.5	4.0	4.0	4.0	5.0					5.75	5.75
	1 Year	4.5	5.0	4.75	6.0	4.25	4.75	5.75	6.25-7.25	6.5	6.75			6.25	7.0
	2 Years/Above	4.75-5.0	5.5-6.0	5.25-5.75	6.5	4.5	5.25	6.0	6.75-7.75	7.0	7.0-7.25			7.0	7.25

		GLOB		CITI		SUNR		BOA		PRIME		DCBL		NMB	
		B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing	B.C	Existing
C R E D I T S	Overdraft	9.0-11.0	9.0-11.0	9.0-12.0	10.0-13.0	8.0-10.5	9.0-10.5	8.0-12.0	10.0-12.0	10.0-11.0	11.0			9.75-11.25	9.75-11.25
	Export Credit			8.5	9.0-10.0	6.5-8.5	7.5-8.5		10.0-11.0	9.0-10.0	10.0			8.0	8.0
	Import L/C					6.5-8.5	7.5-8.5		8.5-11.0					8.5-9.5	8.5-9.5
	Against FDR		+2.0 - +2.5	+2.0	+2.0	+2.0	+2.0	+2.0	+2.0	+2.0	+2.0			+2.0	+2.0
	Against Govt. Bond		6.5	7.5	+2.0 or 10.0	6.5	6.5	6.5	8.0	9.0	10.0			8.0	8.0
	Against BG/CG		8.5-9.0	8.0	10.0	6.5-8.0	6.5-8.0	6.5	8.0					8.05	8.0
	Against Other Guarantee													9.5-11.0	10.0-11.0
	Industrial Loan		7.0-11.25	8.25-11.0											
	Commercial Loan		8.0-12.0	8.5-12.0											
	Priority Sector		11.0												

B.C. = Before Change APCD = As per consortium decision

			Effective Date	
			Before Change	Existing
1	NBL	Nepal Bank Ltd.	2064/04/14 - 30 July, 2007	2064/10/07 - 21 January, 2008
2	RBB	Rastriya Banjya Bank	2065/04/01 - 16 July, 2008	2065/07/01 - 17 October, 2008
3	NABIL	Nabil Bank Ltd.	2065/06/26 - 12 October, 2008	2065/08/11 - 26 November, 2008
4	NIB	Nepal Investment Bank	2064/10/13 - 27 January, 2008	2064/10/23 - 06 January, 2008
5	SCBL	Standard Chartered Bank (Nepal) Ltd.	2065/04/01 - 16 July, 2008	2065/07/01 - 17 October, 2008
6	HBL	Himalayan Bank Ltd.	2064/10/18 - 01 February, 2008	2065/05/16 - 01 September, 2008
7	NSBI	Nepal SBI Bank Ltd.	2065/06/09 - 25 September, 2008	2065/08/17 - 2 December, 2008
8	NBB	Nepal Bangladesh Bank Ltd.	2062/03/31 - 15 July, 2005	2064/04/15 - 31 July, 2007
9	EBL	Everest Bank Ltd.	2063/09/01 - 16 December, 2006	2064/10/20 - 03 February, 2008
10	BOK	Bank of Kathmandu Ltd.	2064/12/21 - 03 April, 2008	2065/03/13 - 27 June, 2008
11	NCCB	Nepal Credit & Comm. Bank Ltd.	2063/07/02 - 19 October, 2006	2064/11/02 - 14 February, 2008
12	LBL	Lumbini Bank Ltd.	2064/09/01 - 16 December, 2007	2064/12/17 - 30 March, 2008
13	NICB	Nepal Ind. & Comm. Bank Ltd.	2064/06/16 - 03 October, 2007	2064/10/10 - 24 January, 2008
14	MBL	Machhapuchhre Bank Ltd.	2064/11/01 - 13 February, 2008	2065/07/17 - 2 November, 2008
15	KBL	Kumari Bank Ltd.	2064/11/02 - 14 February, 2008	2065/01/17 - 29 April, 2008
16	LAXMI	Laxmi Bank Ltd.	2065/01/03 - 13 April, 2008	2065/07/01 - 17 October, 2008
17	SDBL	Siddhartha Bank Ltd.	2063/10/01 - 15 January, 2007	2065/03/12 - 26 June, 2008
18	ADBL	Agriculture Development Bank Ltd.	2062/04/01 - 16 July, 2004	2064/09/01 - 16 December, 2007
19	GLOB	Global Bank Ltd.	2064/03/01 - 15 June, 2007	2064/10/07 - 21 January, 2008
20	CITI	Citizens Bank Ltd.	2064/10/01 - 15 January, 2008	2065/04/24 - 8 August, 2008
21	SUNR	Sunrise Bank Ltd.	2064/09/15 - 30 December, 2007	2064/11/15 - 27 February, 2008
22	BOA	Bank of Asia Ltd.	2064/10/17 - 31 January, 2008	2065/04/01 - 16 July, 2008
23	PRIME	Prime Commercial Bank Ltd.	2065/04/01 - 16 July, 2008	2065/07/01 - 17 October, 2008
24	DCBL	Development Credit Bank Ltd.	2065/06/01 - 17 September, 2008	
25	NMB	NMB Bank Ltd.	2065/07/01 - 17 October, 2008	2065/08/16 - 1 December, 2008