Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division

Interest Rate Structure of Commercial Banks (%)

As at 2066 - Poush (Mid - January, 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	2.25	2.0	2.0	2.0	2.5	2.5	2.0	2.0	2.75	2.75	3.0	3.0	4.5	4.5	3.0	3.0
	Special Saving			3.0	3.0	2.0-6.0	2.0-6.0	2.75	2.75	2.5-3.0	2.5-3.0	2.75-6.5	2.75-7.0			3.5-4.75	3.5-4.75	2.75	2.75-4.0
	Fixed: 7 days																		
	Fixed: 14 days							1.25	1.25	1.0	1.0	2.5	2.75						
	Fixed: 1 months	2.0	2.0			3.0-4.0	5.0-6.0	1.75	1.75	1.5	1.5	3.25	3.5	2.75	3.25	3.5	3.5	2.75	
	Fixed: 2 months									1.5	1.5							2.75	
	Fixed: 3 months	2.25	2.25			4.0-5.0	6.0-7.0	2.5-2.75	2.5-2.75	1.5	1.5	3.75	4.25	3.25	3.75	4.0	4.0	3.0	3.0
	Fixed: 6 months	2.5	2.5			5.0-6.0	7.0-8.0	2.75-3.0	2.75-3.0	1.75	1.75	4.5	5.0	5.0	5.5	4.5	4.5	3.5	3.5
	Fixed: 1 Year	3.0	3.5	3.5-6.0	3.5-6.0	6.0-7.0	8.0-9.0	5.0-5.5	5.0-5.5	2.5	2.5	6.5	7.0	6	6.5	4.75	4.75	4.0	5.0
	Fixed: 2 Years/Above	3.5		4.0-7.0	4.0-7.0	7.0-9.0	9.0-10.0	5.5-6.0	5.5-6.0	2.75-3.0	2.75-3.0	6.75-7.0	7.25-7.5	6.5-7.5	7.0-8.0	5.0	5.0	4.5	5.25-5.5
Credits	Overdraft	10.0	10.0	11.0	11.0			9.75-12.0	9.75-12.0	6.5	6.5	9.0-11.5	9.0-12.0	9.0-10.5	10.5-12.0			8.0-11.0	8.5-11.0
	Export Credit	8.0		8.0-9.0	8.0-9.0	9.5-12.0	10.0-13.0	8.25-10.5	8.25-10.5	6.5-11.5	6.5-10.0	8.5-11.5	9.0-13.0	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 L/C					9.5-12.0	10.0-13.0			7.5-9.0	8.0-9.0	8.5-12.0	9.0-12.5					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.10.0	7.0-8.0	7.0-8.0	+2-+3	+2-+3	-2.0 Min.-6.0	+1.5-2.0 Min.-6.0-9.0	+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	+1.5 or 8.0	+1.5 or 8.0		9.5-11.0	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	12.0	8	8	8.5-9.5	8.0-9.0	8.0-10.0	9.0-10.0	8.0-9.5	9.5-11.0	8	8	7.5-8.5	7.5-8.5
	Against Other Gurrantee					11.0	14.0			10.0-11.0	10.0-11.0			8.0-9.0	9.5-11.0				
	Industrial Loan									10.0-11.0	10.0-11.5			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		
	Deprived Sector	7.5	7.5	5.0-8.5	5.0-8.5	6.0-10.0	6.0-11.0	4.0-9.0	4.0-9.0	7.5	7.5	6.0-8.75	6.0-8.75	7.0-9.0	7.5-9.5	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	11.0-12.5	12.0-15.0	11.0-12.0	11.0-12.0	10.0-11.5	10.0-11.5	10.0-13.0	10.5-13.5	9.5-11.0	11.5-12.5			8.0-11.0	8.5-11.0
	Working Capital	10.0	10.0	11.0	11.0	10.5-12.0	11.0-14.0	9.75-12.0	9.75-12.0	9.0-10.0	9.0-10.0						9.0	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			10.0-12.5	10.5-13.0			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	10.0-13.0	11.0-16.0	7.0-12.0	7.0-12.0	8.25-13.0	8.0-15.0	9.0-12.5	9.0-14.0	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	2.0-4.25	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	4.0-6.0	4.0-6.0	4.25-6.0	4.25-6.0	3.5-6.5	4.5-6.5	4.5			6.0
	Fixed: 7 days	3.0	3.0													1.5			
	Fixed: 14 days	3.5	3.5					1.75	2.75			2.0	2.0			2.5			
	Fixed: 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	3.5	
	Fixed: 2 months																		
	Fixed: 3 months	4.5	4.5	4.0	4.5	4.0	4.25	2.5	3.5	4.5	4.5	3.0	3.0	4.5-6.5	4.5-6.5	3.25	3.25	4.0	
	Fixed: 6 months	5.0	6.0	4.5	5.0	4.5	4.5	3.25	4.25-4.75	5.5	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
	Fixed: 1 Year	6.25-6.5	8.5	5.0	5.5	5.0	5.75	4.0-4.25	5.0-5.25	7.0	7.5	5.5-6.5	5.5-6.5	7.5-9.0	7.5-9.0	4.5	6.0	7.0	8.0
	Fixed: 2 Years/Above	6.75-7.0	8.65-9.0	5.5	6.0	5.25-5.5	6.25-6.5	4.5-5.0	5.5-6.0	7.5-9.0	8.0-9.0	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
Credits	Overdraft	11.0-13.5	12.0-14.0	13.0-14.5	10.0-12.0	10.0-12.0	10.0-12.0	6.0-11.0	7.0-11.0	11.0-12.0	11.0-13.0	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	10.0-11.0	10.0-11.0	10.0-11.0	7.0-9.0			4.0-9.0	7.5-9.0	8.0-9.0	9.5-11.0	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					8.0-10.0	9.0-10.5	7.5-9.5	7.5-9.5	9.0-10.0	9.5-11.0	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	10.0-11.5	12.0-13.5	+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 min.11.0	+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	10.0-11.0	12.0-13.0	9.0	7.5	7.5-8.5	10.0	6.0-8.0	7.0-8.5	9.0	10.0	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	10.0-11.0	11.0-12.0	10.5	9.0	8.5	10.0	6.5-8.0	7.0-8.5	9.0	10.0	9.5-10.0	9.5-10.0	9.0-11.0	9.0-12.0	8.5-9.0	9.5		
	Against Other Gurrantee													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	8.0-12.0	10.0-15.0	7.0-11.0	7.0-11.0	5.0-8.0	5.0-9.0	6.0-8.0	6.0-8.0	6.5-12.0	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	12.0-14.0	13.0-14.5	12.5-14.0	10.0-12.0	10.5-12.0	10.5-12.0	9.0-11.0	9.5-11.0	11.0-12.0	11.0-13.0	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	11.0-13.5	12.0-14.0			10.0-12.0	10.0-12.0	8.0-10.5	8.0-10.5	11.0-12.0	11.0-13.0	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	11.5-15.0	11.5-15.0	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	10.5-13.5					8.5-11.0	8.5-11.0		
	Consortium			APCD	APCD					APCD	APCD								
	Others	13.0-15.0	11.0-15.0	9.0-14.0	7.0-12.0	5.0-13.0	10.0-13.0	6.0-11.5	6.0-11.5	10.0-13.0	10.0-14.0	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
Deposits	Saving	4.0	4.0	4.5	3.5	6.5	6.0-6.5	5.0	5.0	4.0	4.0		4.5	5.0	5.0		6.25
	Special Saving	4.0-5.0	4.0-5.25	4.5-6.0	3.0-6.0	4.25-5.0	3.0-7.25	5.0-7.0	5.0-7.0	4.25-6.0	4.25-6.0	6.75	3.5-6.75	3.5-6.5	3.5-6.5		5.5-7.0
	Fixed: 7 days																
	Fixed: 14 days	2.5				2.5	3.0										
	Fixed: 1 months	3.5				3.0	3.5	5.0	5.0					5.75	7.25		
	Fixed: 2 months			4.0													
	Fixed: 3 months	3.75		4.25	6.0	3.5	4.0	6.0	6.0				4.0	6.25	7.75		
	Fixed: 6 months	4.5	7.0-7.25	4.5	6.5	4.0	5.0	7.0	7.0				4.5	6.75	8.75		6.5
	Fixed: 1 Year	5.0	8.5-9.75	6.0	7.5	4.75	6.5	8.0-10.0	8.5-11.0	6.5	6.75		6.0-6.25	7.5	9.5		7.75
	Fixed: 2 Years/Above	5.5-6.0	8.5-9.75	6.5	8.0-8.5	5.25	6.75	8.5-10.5	9.0-11.5	7.0	7.0-7.25		6.25-7.0	7.75-8.5	9.5-11.0		8.0-9.0
Credits	Overdraft	9.0-11.0	11.5-13.5	10.0-13.0	10.0-11.0	9.0-10.5	10.5-13.5	11.0-18.0	11.0-18.0	10.0-11.0	11.0		11.0-13.0	11.0-12.5	11.5-12.5		9.5-11
	Export Credit			9.0-10.0	9.5-10.5	7.5-8.5	9.5-12.0	11.0-18.0	11.0-18.0	9.0-10.0	10.0		9.0-10.0	9.75	10.5		4.0-10.5
	Import L/C					7.5-8.5	9.75-12.0	9.0-15.0	9.0-15.0				9.0-10.0	10.0-11.0	11.0-12.0		8.0-9.5
	Against FDR	+2.0 - +2.5	+3.0	+2.0	+2.0 or 10.0	+2.0	+3.0;10.0-12.0 min.	+2.0 or 10.0	+2.0 or 10.0	+2.0	+2.0		+2.0 ; 8.5 min.	+2.0 ; 8.5 min.	+2.0 ; 10.5 min.		+2.0 or 8.0 min.
	Against Govt. Bond	6.5	+3.0;11.0 min.	+2.0 or 10.0	+2.0 or 10.0	6.5	+2.25;10.0 min.	+2.0 or 10.0	+2.0 or 10.0	9.0	10.0			9.5	10.5		8.5-10.0
	Against BG/CG	8.5-9.0		10.0	10.0-11.0	6.5-8.0	9.0-11.5	+2.0 or 10.0	+2.0 or 10.0					9.5	10.5		9.0-10.5
	Against Other Gurrantee													12.0			
	Industrial Loan	7.0-11.25															
	Commercial Loan	8.0-12.0															
	Priority Sector	11.0															
	Deprived Sector	6.0-10.0				5.0-9.0	8.0-10.0	7.0-18.0	7.0-18.0				7.0-8.0	10.0	10.0		6.0-13.0
	Term Loan	9.0-12.0	12.0-14.0	10.5-13.0	11.0-12.0	9.5-11.0	11.5-13.5	11.0-18.0	11.0-18.0	11.0	11.0		11.0-12.0	12.0-13.5	12.0-14.0		10.0-13.0
	Working Capital	8.5-10.5	11.0-13.0	9.5-12.5	10.0-11.0			11.0-18.0	11.0-18.0	11.0	11.0			10.5-12.5	12.0-13.0		10.0-11.5
	Hire Purchase	10.0-11.0	12.5-14.5	9.0-11.5	10.0-12.5	8.0-10.5	10.0-14.0			9.5-11.0	10.5-11.5		11.0				11.0-12.0
	Consortium			APCD	APCD		APCD						APCD				
	Others	6.0-12.0	10.0-16.0	8.5-13.0	9.0-13.5	6.5-12.0	10.0-15.0	11.0-21.0	11.0-21.0	6.5-11.0	7.5-12.0		9.0-13.0	11.0-13.0	13.0-15.0		9..25-17.0

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 Banijya Bank*	*2066/04/01 - 16 July, 2009*	*2066/07/01 - 18 October, 2009*
3	NABIL	Nabil Bank Ltd.	2066/08/01 - 16 November, 2009	2066/09/17 - 01 January, 2010
4	*NIB*	*Nepal Investment Bank*	*2064/10/13 - 27 January, 2008*	*2064/10/23 - 06 January, 2008*
5	SCBL	Standard Chartered Bank (Nepal) Ltd.	2065/10/01 - 14 January, 2009	2066/01/01 - 14 April, 2009
6	*HBL*	*Himalayan Bank Ltd.*	*2066/08/01 - 16 November, 2009*	*2066/09/17 - 01 January, 2010*
7	NSBI	Nepal SBI Bank Ltd.	2066/03/01 - 15 June, 2009	2066/09/21 - 05 January, 2010
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.*	*2066/09/05 - 20 December, 2009*	*2066/09/29 - 13 January, 2010*
11	NCCB	Nepal Credit & Comm. Bank Ltd.	2063/07/02 - 19 October, 2006	2064/11/02 - 14 February, 2008
12	*LBL*	*Lumbini Bank Ltd.*	*2064/12/17 - 30 March, 2008*	*2066/06/31 - 17 October, 2009*
13	NICB	Nepal Ind. & Comm. Bank Ltd.	2064/06/16 - 03 October, 2007	2064/10/10 - 24 January, 2008
14	*MBL*	*Machhapuchhre Bank Ltd.*	*2066/05/16 - 1 September, 2009*	*2066/08/16 - 1 Deceember, 2009*
15	KBL	Kumari Bank Ltd.	2066/03/31 - 15 July, 2009	2066/06/31 - 17 October, 2009
16	*LAXMI*	*Laxmi Bank Ltd.*	*2066/04/01 - 16 July, 2009*	*2066/06/15 - 1 October, 2009*
17	SDBL	Siddhartha Bank Ltd.	2063/10/01 - 15 January, 2007	2065/03/12 - 26 June, 2008
18	*ADBL*	*Agriculture Development Bank Ltd.*	*2065/10/01 - 14 January, 2009*	*2066/04/01 - 16 July, 2009*
19	GLOB	Global Bank Ltd.	2064/10/07 - 21 January, 2008	2066/08/18 - 03 December, 2009
20	*CITI*	*Citizens Bank Ltd.*	*2063/04/24 - 8 August, 2008*	*2066/07/01 - 18 October, 2009*
21	SUNR	Sunrise Bank Ltd.	2064/11/15 - 27 February, 2008	2066/08/02 - 17 November, 2009
22	*BOA*	*Bank of Asia Ltd.*	*2066/08/23 - 8 December, 2009*	*2066/09/19 - 03 January, 2010*
23	PRIME	Prime Commercial Bank Ltd.	2065/04/01 - 16 July, 2008	2065/07/01 - 17 October, 2008
24	*DCBL*	*Development Credit Bank Ltd.*	*2063/06/01 - 17 September, 2008*	*2066/06/01 - 17 September, 2009*
25	NMB	NMB Bank Ltd.	2066/06/30 - 16 October, 2009	2066/09/19 - 03 January, 2010
26	*KIST*	*Kist Bank Ltd.*		*2066/07/26 - 12 November,2009*