

Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division
Interest Rate Structure of Commercial Banks (%)
As at 2066 - Magh (Mid - February, 2010)

Deposit	Type	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	
Savings	Saving	2.0	2.0			2.0	2.0	2.5	2.5	2.0	2.0	2.5	2.5	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	
	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	3.5	2.75	3.25					
	1 months	2.0	3.0			3.0-4.0	5.0-6.0							2.75	3.25	3.5	3.5	2.75	2.75	
	2 months																			
	3 months	2.25	3.25			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	
	6 months	2.5	3.5			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	
	1 Year	3.5	5.0	3.5-6.0	3.5	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	
	2 Years/Above		6.0-7.0	4.0-7.0	4.0-8.5	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	
Credit	Overdraft	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		9.0	8.0-9.0	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		+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	2.0 Min-6.0	+1.0	+2.0	+2.0	+2.0	+1.25	+1.5	
	Against Govt. Bond		9.0	8.0	9.5	+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			7.5	7.5	5.0-6.0	7.0-8.0	
	Against BG/CG	7.0	8.5	8.0	9.5	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 Guarantee		+1.5, min 6.0			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		11.5	11.5											10.0	10.0			
	Deprived Sector	7.5	7.5	5.0-8.5	7.0-9.0	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	9.5-12.5	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	11.0-12.0	11.0	11.0-12.0	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	
Hire Purchase	6.5-9.0	11.5	11.0	12.0			9.0-11.0	9.0-11.0			10.0-12.5	10.5-13.0					9.5	8.5-10.5		
Consortium			APCD	APCD											APCD	APCD				
Others	5.0-11.0	8.5-12.5	8.0-12.0	9.0-12.0	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		

Deposit	Type	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	
Savings	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	4.0-5.5	4.0-5.5	1.25-5.0	3.0-5.0	4.0-6.0	4.0-8.0	4.25-6.0	4.25-7.25	3.5-6.5	4.5-6.5	4.5	5.0	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					
	1 months	4.0	4.0					2.25	3.25					4.5	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	4.5	9.5	5.0	8.0	4.5-6.5	4.5-6.5	3.25	3.25			
	6 months	5.0	6.0	4.5	5.0	4.5	4.5	3.25	4.25-4.75	5.5	9.75	6.0	9.0	5.0-7.0	5.0-7.0	3.5	5.0	6.75	7.25	
	1 Year	6.25-6.5	8.5	5.0	5.5	5.75	5.75	4.0-4.25	5.0-5.25	7.5	10.0-10.25	8.5	10.0	7.5-9.0	7.5-9.0	4.5	6.0	8.0	8.0	
	2 Years/Above	6.75-7.0	8.65-9.0	5.5	6.0	6.25-6.5	6.25-6.5	4.5-5.0	5.5-6.0	8.0-9.0	10.0-11.0	9.5	10.5-10.75	8.0-9.25	8.0-9.25	5.0	6.5	8.25-8.5	8.25-8.5	
Credit	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	11.0-13.0	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		
	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	9.5-11.0	10.0-11.5	9.5-10.5	9.5-10.5	10.0-12.0	10.0-12.0	8.5-10.5	8.5-10.5			
	Import L/C					9.0-10.5	9.0-10.5	7.5-9.5	7.5-9.5	9.5-11.0	10.0-11.5	8.0-11.0	8.0-11.0	9.5-11.5	9.5-11.5	8.0-9.5	8.5-9.0			
	Against FDR	10.0-11.5	12.0-13.5	+1.5 - +2.0	+1.0 - +2.0	+3.0-4.0	+3.0-4.0	+2.0	7.9	5.2-0 min 1.1	2.0-3.0 min 1.2	+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	10.0	10.0	6.0-8.0	7.0-8.5	10.0	11.0	7.75-9.0	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	10.0-11.0	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	9.5-10.0	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												8.0-10.5	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	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	5.0-9.0	5.5-12.0	6.0-8.0	6.0-8.0	6.5-12.0	7.5-12.0	6.0-7.0	6.0-7.0	11.0-13.0	11.0-14.0	8.5-11.0	7.0	8.5-9.0	9.0-9.5	
	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	11.0-13.0	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	11.0-13.0	11.0-13.0	10.0-12.0	10.0-12.0	9.5-12.0	9.5-13.0	9.5-11.0	10.0-12.5			
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	10.5-13.5	11.5-13.0					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	10.0-13.0	9.0-13.0	6.0-11.5	6.0-11.5	10.0-14.0	10.75-15.0	9.0-13.0	9.0-13.0	8.0-18.0	8.0-15.0	7.0-11.0	7.0-11.0	9.5-12.5	10.0-14.0		

Deposit	Type	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		
Savings	Saving	4.0	4.0	4.5	3.5	6.5	6.0-6.5	5.0	5.0	4.0	4.0	4.25-6.0	4.25-6.0	6.75	3.5-6.75	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					3.5-6.5	3.5-6.5	5.5-7.0	
	7 days																		
	14 days	2.5				2.5	3.0												
	1 months	3.5				3.0	3.5	5.0	5.0						7.25	7.25			
	2 months			4.0															
	3 months	3.75		4.25	6.0	3.5	4.0	6.0	6.0					4.0	7.75	8.5			
	6 months	4.5	7.0-7.25	4.5	6.5	4.0	5.0	7.0	7.0					4.5	8.75	9.25		6.5	
	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	9.5	9.75		7.75	
	2 Years/Above																		