

Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division
Interest Rate Structure of Commercial Banks (%)
As at 2066 - Falgun (Mid - March, 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	2.75	3.0	3.0	4.5	4.5	3.0	3.0
	Special Saving			3.0	3.0	2.0-6.0	2.0-7.0	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																		
	14 days							1.25	1.25	1.0	1.0	2.5	2.75						
	1 months	2.0	3.0			5.0-6.0	7.0-8.0	1.75	1.75	1.5	1.5	3.25	3.5	2.75	3.25	3.5	3.5	2.75	
	2 months									1.5	1.5								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	1.5	3.75	4.25	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	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	8.0-9.0	9.5-10.5	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	9.0-10.0	10.0-13.0	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		11.0	11.0			9.75-12.0	9.75-12.0	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	10.0-13.0	11.0-14.0	8.25-10.5	8.25-10.5	6.5-10.0	10.0-11.0	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 LC					10.0-13.0	11.0-14.0	10.0-13.0	11.0-14.0	8.0-9.0	10.0-11.0	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.10.0	+2.0:12.0 min	7.0-8.0	7.0-8.0	+2-3	10.5-11.0	2.0 Min.-6.0	+1.5 to 2.0 min. 4.0-8.0	+1.0 - +2.0	+1.0 - +2.0		+2.0	+1.25	+1.5
	Against Govt. Bond		9.0	8.0	9.5	+2.0 min.10.0	+2.0:14.0 min	7.0	7.0	7.0-8.0	10.0-11.0	+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	12.0	14.0-16.0	8	8	8.0-9.0	10.5-11.0	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		+1.5 min.6.0			14.0				10.0-11.0	11.0-12.0			8.0-9.0	9.5-11.0				
	Industrial Loan									10.0-11.5				9.5-11.0				10.0-12.0	10.0-10.5
	Commercial Loan																	8.0-9.5	8.0-9.5
	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	6.0-11.0	8.0-12.0	4.0-9.0	4.0-9.0	7.5	8.0	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	12.0-15.0	13.0-16.0	11.0-12.0	11.0-12.0	10.0-11.5	12.0-14.0	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	11.0-14.0	12.0-15.0	9.75-12.0	9.75-12.0	9.0-10.0	10.5-11.5							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		9.0-11.0
Others	5.0-11.0	8.5-12.5	8.0-12.0	9.0-12.0	11.0-16.0	14.0-17.0	7.0-12.0	7.0-12.0	8.0-15.0	10.0-16.5	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	2.0-7.0	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	4.0-8.0	4.25-6.0	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			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	9.5	9.5	5.0	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	9.75	6.0	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	10.0-10.25	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	8.65-9.0	8.65-13.0	5.5	6.0	6.25-6.5	6.25-6.5	4.5-5.0	5.5-6.0	10.5-11.0	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
Credits	Overdraft	12.0-14.0	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	11.0-13.0	12.0-15.0	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	12.0-15.0	10.0-11.0	7.0-9.0			4.0-9.0	7.5-9.0	10.0-11.5	11.0-13.0	9.5-10.5	9.5-10.5	10.0-12.0	10.0-12.0	8.5-10.5	8.5-10.5		
	Import LC		11.0-13.0			9.0-10.5	9.0-10.5	7.5-9.5	7.5-9.5	10.0-11.5	11.0-13.0	8.0-11.0	8.0-11.0	9.5-11.5	9.5-11.5	8.0-9.5	8.5-9.0		
	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.	12.0-13.0 min.13.0	+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	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	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	9.5-10.0			9.0-9.5	9.5		
	Against Other Gurrantee													11.0-13.0	11.0-13.0				
	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	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	7.5-12.0	8.0-12.0	6.0-7.0	6.0-7.0			6.0-8.0	7.0	8.5-9.0	9.0-9.5
	Term Loan	13.0-14.5	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	11.0-13.0	13.0-16.0	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	12.0-14.0	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	11.0-13.0	12.0-15.0	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	11.0-12.0	11.0-12.0	6.99-9.99	6.99-10.49	11.5-13.0	11.5-16.0					8.5-11.0	8.5-11.0		
	Consortium			APCD	APCD					APCD	APCD								
Others	11.0-15.0	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	10.75-15.0	11.0-17.0	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	

	GLOB		CTI		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	6.0-6.5	6.0-6.5	5.0	5.0	4.0	4.0	6.75	3.5-6.75	5.0	5.0	6.25
	Special Saving	4.0-5.25	4.0-8.5	4.5-6.0	3.0-6.0	3.0-7.25	5.25-6.6	5.0-7.0	5.0-7.0	4.25-6.0	4.25-6.0					5.5-7.0
	7 days															
	14 days					3.0	3.0									
	1 months					3.5	3.5	5.0	5.0					7.25	7.25	
	2 months			4.0												
	3 months			4.25	6.0	4.0	4.0	6.0	6.0			4.0	8.5	8.5		
	6 months	7.0-7.25	9.25-9.75	4.5	6.5	5.0	7.0	7.0	7.0			4.5	9.25	9.25		6.5
	1 Year	8.5-9.75	10.0-10.5	6.0	7.5	6.5	9.0	8.0-10.0	8.5-11.0	6.5	6.75	6.0-6.25	9.75	10.25		7.75
	2 Years/Above	8.5-9.75	11.0-13.0	6.5	8.0-8.5	6.75	9.5-12.5	8.5-10.5	9.0-11.5	7.0	7.0-7.25	6.25-7.0	10.0-11.0	11.0-12.5		