

Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division
Interest Rate Structure of Commercial Banks (%)
 As at 2067 - Jestha (Mid - June, 2010)

D	e	p	o	s	i	x	e	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	B.C.	Existing	B.C.	Existing	B.C.	Existing			
D	e	p	o	s	i	x	e	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	2.5-3.0	2.5-3.0	2.75-7.0	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 months	2.0	3.0			5.0-6.0	7.0-8.0	1.25	1.25	1.0	1.5	2.75	3.0			2.75	3.0			2.75	3.25	3.5	3.5	2.75			
								2 months																										
								3 months	2.25	3.25			5.5*	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			4.0	4.0	3.0	3.0	
								6 months	2.5	3.5			6.0*	7.0-8.0	9.0-10.0	2.75-3.0	2.75-3.0			5.0	5.5	5.0	5.5	4.5	4.5	3.5	3.5			4.5	4.5	3.5	3.5	
								1 Year	3.5	5.0	5.0-8.0	7.0-10.5*	8.0-9.0	9.5-10.5	10.0-13.0	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			5.0	5.0	4.5	5.25-5.5	
								2 Years/Above		6.0-7.0	6.0-9.5	8.0-12.0*	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												
								C	r	e	d	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			9.0-9.5	9.0-9.5			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		
Import L/C				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 min.10.0	+2.0-12.0 min.	7.0-8.0					7.0-8.0	2.0-10.10 min.	2.0-12.0 min.	1.5-2.0 min. 4.0-6.0	+1.0 +2.0	+1.0 +2.0									+2.0	+1.25	+1.5						
Against Govt. Bond		9.0	9.5	11.0	+2.0 min.10.0	+2.0-14.0 min.	7.0					7.0	11.0-12.0	12.0-13.0	+1.5 or 8.0	+2.5 or 10.0			9.5-11.0						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																											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	8.0-11.0	8.5-11.0							
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								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									

D	e	p	o	s	i	x	e	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	B.C.	Existing	B.C.	Existing	B.C.	Existing			
D	e	p	o <td rowspan="12">s</td> <td rowspan="12">i</td> <td rowspan="12">x</td> <td rowspan="12">e</td> <td>Saving</td> <td>2.25</td> <td>2.25</td> <td>4.5</td> <td>4.5</td> <td>5.0</td> <td>5.0</td> <td>3.0</td> <td>3.0</td> <td>4.0</td> <td>4.0</td> <td>4.0</td> <td>4.0</td> <td>3.5</td> <td>3.0</td> <td>5.0</td> <td>5.0</td> <td>3.0</td> <td>3.0</td> <td>5.0</td> <td>5.0</td> <td>3.0</td> <td>3.0</td>	s	i	x	e	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	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	4.0-8.5	4.0-11.0	4.25-7.25	4.25-7.25	3.5-6.5	4.5-6.5												
								7 days	3.0	3.0																								
								14 days	3.5	3.5																								
								1 months	4.0	4.0																								
								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	10.0	10.0	9.0	9.0	5.0-7.0	5.0-7.0	3.5	3.5	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	11.5	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	11.75-12.0	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								
								C	r	e	d	Overdraft	12.0-15.0	13.0-16.0	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	12.0-14.0	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	8.5-11.0	8.5-10.5						
Import L/C	11.0-13.0	12.0-13.0					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														
Against FDR	12.0-13.5	12.0-15.0	+1.5 +2.0	+1.0 +2.0	+3.0-4.0	+3.0-4.0	+2.0					7.9	0.3-0.3 min.13.0	+2.0 or 9.5			+2.0	+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	12.0-13.0	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																	10.5-11.0	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																							9.5-10.5	9.5-10.5							
Deprived Sector	10.0-15.0	11.0-15.0	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	13.0-15.0	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										9.5-11.0	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	11.5-16.0	11.5-17.0												8.5-11.0	8.5-11.0											
Consortium			APCD																															