

Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division

Interest Rate Structure of Commercial Banks (%)

As at 2067 - Ashad (Mid - July, 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					2.5	2.5	2.0	2.0	3.0	3.0	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	3.5-9.5	3.0-9.5			3.5-4.75	3.5-4.75	2.75	2.75-4.0		
	Fixed	7 days																			
		14 days							1.25	1.25	1.0	1.5	3.0	3.0							
		1 months	2.0	3.0			5.0-6.0	7.0-8.0	1.75	1.75	1.5	1.75	4.0	4.0	2.75	3.25	3.5	3.5	2.75		
		2 months									1.5	1.75							2.75		
		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	4.75	4.75	3.25	3.75	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			8.5	10.0	5.0	5.5	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	5.0-5.5	5.0-5.5	10.5	10.25	9.5	9.5-11.0	6	6.5	4.75	4.75	4.0	5.0	
		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	10.0-11.5	11.0-11.5	6.5-7.5	7.0-8.0	5.0	5.0	4.5	5.25-5.5	
Credits	Overdraft	10.0		11.0	12.5			9.75-12.0	9.75-12.0			11.0-18.0	11.5-18.0	9.0-10.5	10.5-12.0			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	10.5-16.0	10.5-16.0	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				9.0-10.0	10.0-13.0	11.0-14.0			11.0-12.0	13.0-13.0	10.5-16.0	11.0-16.0					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	+2.0;11.0-12.0 min.	+2.0;12.0-13.0 min.	+1.5-2.0 Min. 9.0-10.0	+1.5-2.0 Min. 9.0-10.0	+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	+2.5 or 10.0	+2.5 or 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	11.0-15.0	11.0-16.0	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				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	8.0-11.0	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	12.0-16.0	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	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			12.0-16.0	12.5-17.0			9.5	9.5	8.5-10.5	9.0-10.5		
	Consortium			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	11.0-18.0	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			
Deposits	BOK		NCCB		Lumbini		NICB		MBL		KBL		LAXMI		SDBL		ADBL				
	Saving	2.25	2.25	4.5	4.5	5.0	5.5	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	2.0-7.0	2.0-7.0	4.25-5.0	4.75-5.25	4.0-5.5	5.0-7.5	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	4.5	5.0	6.0	6.0-7.1		
	Fixed	7 days	3.0	3.0												1.5					
		14 days	3.5	3.5					1.75	2.75						2.5					
		1 months	4.0	4.0					2.25	3.25						2.75	3.0				
		2 months																			
		3 months	4.5	4.5	4.0	4.5	4.25	7.0	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	8.0	3.25	4.25-4.75	10.0	10.0	9.0	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	10.5	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	11.0-11.5	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		
Credits	Overdraft	12.0-15.0	13.0-16.0	13.0-14.5	10.0-12.0	10.0-12.0	11.0-13.0	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	8.5-10.5	8.5-10.5				
	Import L/C	11.0-13.0	12.0-13.0			9.0-10.5	10.0-11.5	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	8.0-9.5	8.5-9.0				
	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 min.11	+2.0-3.0 min.13.0	+2.0 or 9.5			+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	12.0	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	11.0-13.0	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 Gurrantee														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	5.5-12.0	7.0-11.0	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	11.0-13.0	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	11.0-13.0	8.0-10.5	8.0-10.5	12.0-15.0	12.0-15.0	10.0-12.0	11.0-13.0	9.5-12.0	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	12.0-15.0	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	APCD					APCD	APCD										
Others	13.0-15.0	6.0-16.0	9.0-14.0	7.0-12.0	9.0-13.0	9.0-15.0	6.0-11.5	6.0-11.5	10.75-17.0	10.75-18.0	9.0-13.0	11.0-13.0	8.0-18.0	8.0-15.0	7.0-11.0	7.0-11.0	9.5-12.5	10.0-14.0			

Nepal Rastra Bank
Bank & Financial Institution Regulation Department
Statistics Division

Interest Rate Structure of Commercial Banks (%)
As at 2067 - Ashad (Mid - July, 2010)

	GLOB		CITI		SUNR		BOA		PRIME		DCBL		NMB		KIST		JANATA		
	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 t s	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	4.5	5.0	5.0		6.25			
	Special Saving	4.0-8.5	4.0-8.5	4.5-6.0	3.0-6.0	5.25-6.6	5.25-10.5	5.0-7.0	5.0-7.0	4.25-6.0	4.25-8.0	6.75	3.5-6.75	3.5-12.0	3.5-12.0		5.5-7.0		
	F i x e d	7 days																	
		14 days					3.0	3.0											
		1 months					3.5	3.5	5.0	5.0									
		2 months																	
		3 months			4.0														
		6 months			4.25	6.0	4.0	4.0	6.0	6.0			4.0	7.0	7.0				
		1 Year	9.25-9.75	9.25-9.75	4.5	6.5	7.0	7.0	7.0	7.0			4.5	8.0	8.0		6.5		
		2 Years/Above	10.0-10.5	10.0-11.5	6.0	7.5	9.0	9.0	8.5-11.0	11.5	6.5	10.0-11.5	6.0-6.25	11.0	11.0		7.75		
	11.0-13.0		6.5	8.0-8.5	9.5-12.5	9.5-12.5	9.0-11.5	11.5	7.0	10.0-11.5	6.25-7.0	11.0-11.5	11.0-11.5		8.0-9.0				
C r e d i t s	Overdraft	13.0-17.0	13.0-17.0	10.0-13.0	10.0-11.0	10.5-15.0	13.0-16.0	11.0-18.0	11.0-18.0	10.0-11.0	11.0		11.0-13.0	13.0-15.0	13.0-15.0		9.5-11		
	Export Credit			9.0-10.0	9.5-10.5	9.5-13.5	12.0-14.5	11.0-18.0	11.0-18.0	9.0-10.0	10.0		9.0-10.0	12.0	12.0		4.0-10.5		
	Import L/C					9.75-14.0	12.0-15.0	9.0-15.0	9.0-15.0				9.0-10.0	13.0-14.0	13.0-14.0		8.0-9.5		
	Against FDR	+3.0	+3.0	+2.0	+2.0 or 10.0	2.0; 11.0 min	+2.0; 11.0 min	+2.0 or 10.0	+2.0 or 10.0	+2.0	+2.0		+2.0; 8.5 min	+2.0; 11.0 min	+2.0; 11.0 min		+2.0 or 8.0 min		
	Against Govt. Bond	+3.0; 12.0-13.0 min	+3.0; 12.0-13.0 min	+2.0 or 10.0	+2.0 or 10.0	+2.25; 10.0 min	+2.25; 12.0 min	+2.0 or 10.0	+2.0 or 10.0	9.0	10.0			12.0-13.0	12.0-13.0		8.5-10.0		
	Against BG/CG			10.0	10.0-11.0	9.0-15.0	13.0-16.0	+2.0 or 10.0	+2.0 or 10.0					12.0-13.0	12.0-13.0		9.0-10.5		
	Against Other Gurrantee																		
	Industrial Loan																		
	Commercial Loan																		
	Priority Sector																		
	Deprived Sector	7.0-11.0	7.0-11.0			8.0-14.0	9.0-15.0	7.0-18.0	7.0-18.0				7.0-8.0	11.5-16.0	11.5-16.0		6.0-13.0		
	Term Loan	13.0-17.0	13.0-17.0	10.5-13.0	11.0-12.0	11.5-15.0	13.0-17.0	11.0-18.0	11.0-18.0	11.0	11.0		11.0-12.0	14.0-16.0	14.0-16.0		10.0-13.0		
	Working Capital	12.0-15.0	12.0-15.0	9.5-12.5	10.0-11.0			11.0-18.0	11.0-18.0	11.0	11.0			13.0-15.0	13.0-15.0		10.0-11.5	13.0-17.0	
	Hire Purchase	13.0-17.0	13.0-17.0	9.0-11.5	10.0-12.5	10.0-15.0	13.0-17.0			9.5-11.0	10.5-11.5		11.0				11.0-12.0	14.0-17.0	
	Consortium			APCD	APCD	APCD	APCD						APCD						
Others	11.0-19.0	11.0-19.0	8.5-13.0	9.0-13.5	10.5-18.0	12.5-19.0	11.0-21.0	11.0-21.0	6.5-11.0	7.5-12.0		9.0-13.0	14.0-16.0	14.0-16.0		9.25-17.0			

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

Effective Date

				Before Change	Existing
1	NBL	Nepal Bank Ltd.		2064/10/07 - 21 January, 2008	2066/10/01 - 15 January, 2010
2	RBB	Rastriya Banijya Bank		2066/10/01 - 15 January, 2010 *2067/01/01 - 14 April, 2010	2067/01/01 - 14 April, 2010 *2067/02/18 - 01 June, 2010
3	NABIL	Nabil Bank Ltd.		2066/09/17 - 01 January, 2010	2066/11/05 - 17 February, 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.		2066/12/27 - 09 April, 2010	2067/01/10 - 23 April, 2010
6	HBL	Himalayan Bank Ltd.		2066/12/19 - 01 April, 2010	2067/03/01 - 15 June, 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.		2066/12/13 - 26 March, 2010	2067/02/26 - 09 June, 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.		2066/10/01 - 15 January, 2010	NA
13	NICB	Nepal Ind. & Comm. Bank Ltd.		2064/06/16 - 03 October, 2007	2064/10/10 - 24 January, 2008
14	MBL	Machhapuchhre Bank Ltd.		2066/12/15 - 28 March, 2010	2067/02/16 - 30 May, 2010
15	KBL	Kumari Bank Ltd.		2066/10/26 - 09 February, 2010	2067/01/14 - 27 April, 2010
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.		2066/04/01 - 16 July, 2009	2066/10/01 - 15 January, 2010
19	GLOB	Global Bank Ltd.		2066/11/09 - 21 February, 2010	2066/12/14 - 27 March, 2010
20	CITI	Citizens Bank Ltd.		2065/04/24 - 8 August, 2008	2066/07/01 - 18 October, 2009
21	SUNR	Sunrise Bank Ltd.		2066/12/31 - 13 April, 2010	206/03/01 - 15 June, 2010
22	BOA	Bank of Asia Ltd.		2066/10/01 - 15 January, 2010	2066/12/13 - 26 March, 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.		2065/06/01 - 17 September, 2008	2066/06/01 - 17 September, 2009
25	NMB	NMB Bank Ltd.		2067/02/05 - 19 May, 2010	2067/03/15 - 29 June, 2010
26	KIST	Kist Bank Ltd.			2066/07/26 - 12 November, 2009
27	JANATA	Janata Bank Ltd.			2067/02/27 - 10 June, 2010