

Nepal Rastra Bank  
Bank & Financial Institution Regulation Department  
Statistics Division

**Interest Rate Structure of Commercial Banks (%)**  
As at 2067 - Bhadra (Mid - September, 2010)

	NBL		RBB		NABIL		NIB		SCBL		HBL		NSBI		NBB		EBL		BOK				
	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>D</b> <b>e</b> <b>p</b> <b>o</b> <b>s</b> <b>i</b> <b>t</b> <b>s</b>	Saving	2.0	2.0	2.0	2.5	3.0	3.0	2.5	2.5	2.0	2.0	3.0	3.0	3.0	3.0	4.5	4.5	3.0	3.0	2.25	2.25		
	Special Saving			3.0	2.0-9.0	2.0-7.0	2.0-8.0	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	2.0-7.0	2.0-7.0		
	<b>F</b> <b>i</b> <b>x</b> <b>e</b> <b>d</b>	7 days																			3.0	3.0	
		14 days							1.25	1.25	1.0	1.5	3.0	3.0							3.5	3.5	
		1 months	2.0	3.0			7.0-8.0	6.0-7.0	1.75	1.75	1.5	1.75	4.0	4.0	2.75	3.25	3.5	3.5	2.75		4.0	4.0	
		2 months									1.5	1.75							2.75				
		3 months	2.25	3.25	5.5*	5.5	8.0-9.0	7.0-8.0	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	4.5	4.5	
		6 months	2.5	3.5	6.0*	6.0	9.0-10.0	8.0-9.0	2.75-3.0	2.75-3.0			8.5	10.0	5.0	5.5	4.5	4.5	3.5	3.5	6.0	6.0	
		1 Year	3.5	5.0	7.0-10.5*	7.0-10.5	9.5-10.5	9.0-10.5	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	8.5	8.5	
		2 Years/Above		6.0-7.0	8.0-12.0*	8.0-11.0	10.0-13.0	10.0-12.0	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	8.65-13.0	8.65-9.0	
<b>C</b> <b>r</b> <b>e</b> <b>d</b> <b>i</b> <b>t</b> <b>s</b>	Overdraft	10.0		12.5	13.0			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	12.0-15.0	13.0-16.0		
	Export Credit		9.0	9.0-10.0	10.0-11.0	11.0-14.0	11.5-14.0	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	12.0-15.0	12.0-14.0		
	Import L/C			9.0-10.0	10.0-11.0	11.0-14.0	11.5-14.0			11.0-12.0	13.0-13.0	10.5-16.0	11.0-16.0					6.75-10.0	7.0-10.0	11.0-13.0	12.0-13.0		
	Against FDR	+1.5		+2.0	+2.0	+2.0;12.0 min.	+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	12.0-13.5	12.0-15.0		
	Against Govt. Bond		9.0	11.0	11.5	+2.0;14.0 min.	+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	12.0-13.0	12.0-13.0		
	Against BG/CG	7.0	8.5	11.0	11.5	14.0-16.0	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	11.0-12.0	12.0-13.0		
	Against Other Gurrantee		+1.5;min.6.0							11.0-12.0	12.5-13.5			8.0-9.0	9.5-11.0								
	Industrial Loan													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	9.0-11.0	10.0-11.5	8.0-12.0	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	10.0-15.0	11.0-15.0		
	Term Loan	8.0-11.0	9.5-12.5	12.0-14.0	12.0-14.0	13.0-16.0	14.0-16.0	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	13.0-15.0	13.0-15.0		
	Working Capital	10.0	11.0-12.0	12.5-13.5	13.0-13.5	12.0-15.0	12.5-15.0	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	12.0-15.0	13.0-15.0		
	Hire Purchase	6.5-9.0	11.5	12.0-13.0	12.5-13.5			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	11.5-15.0	11.5-15.0
	Consortium			APCD	APCD												APCD	APCD					
Others	5.0-11.0	8.5-12.5	10.0-13.0	10.0-14.0	14.0-17.0	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	13.0-15.0	6.0-16.0			
<b>D</b> <b>e</b> <b>p</b> <b>o</b> <b>s</b> <b>i</b> <b>t</b> <b>s</b>	Saving	4.5	4.5	5.0	5.5	3.0	3.0	4.0	4.0	4.0	4.0	3.0	3.0	5.0	5.0	3.0	3.0	4.0	4.0	4.5	3.5		
	Special Saving	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	4.25-10.0	4.5-6.5	3.5-7.5	4.5	5.0	6.0	6.0-7.1	4.0-8.5	4.0-8.5	4.5-6.0	3.0-6.0		
	<b>F</b> <b>i</b> <b>x</b> <b>e</b> <b>d</b>	7 days													1.5								
		14 days					1.75	2.75			4.0	3.5			2.5								
		1 months					2.25	3.25			6.0	5.5	3.5-5.5	7.0-8.0	2.75	3.0							
		2 months																				4.0	
		3 months	4.0	4.5	4.25	7.0	2.5	3.5	9.5	9.5	8.0	7.5	4.5-6.5	7.5-8.5	3.25	3.25						4.25	6.0
		6 months	4.5	5.0	4.5	8.0	3.25	4.25-4.75	10.0	10.0	9.0	8.5	5.0-7.0	9.0-10.0	3.5	5.0	6.75	7.25	9.25-9.75	9.25-9.75	4.5	6.5	
		1 Year	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	10.0-11.5	4.5	6.0	8.0	8.0	10.0-10.5	10.0-11.5	6.0	7.5	
		2 Years/Above	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	8.0-9.25	10.0-11.5	5.0	6.5	8.25-8.5	8.25-8.5	11.0-13.0	11.0-13.0	6.5	8.0-8.5	
<b>C</b> <b>r</b> <b>e</b> <b>d</b> <b>i</b> <b>t</b> <b>s</b>	Overdraft	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	11.0-14.0	13.0-16.0	11.0-14.0	12.0-16.0	9.75-11.0	10.25	12.0-13.0		13.0-17.0	13.0-17.0	10.0-13.0	10.0-11.0		
	Export Credit	10.0-11.0	7.0-9.0			4.0-9.0	7.5-9.0	11.0-13.0	11.0-13.0	10.0-11.5	12.5-14.5	10.0-12.0	11.0-13.0	8.5-10.5	8.5-10.5					9.0-10.0	9.5-10.5		
	Import L/C			9.0-10.5	10.0-11.5	7.5-9.5	7.5-9.5	11.0-13.0	11.0-13.0	10.0-12.5	11.5-13.0	9.5-11.5	11.0-14.0	8.0-9.5	8.5-9.0								
	Against FDR	+1.5 - +2.0	+1.0 - +2.0	+3.0-4.0	+3.0-4.0	+2.0	7.9	0-3.0 min.1	+2.0-3.0 min.13.0		12.0-14.0	+2.0	+3.0	+2.0	+2.0	+2.0	+2.0	+2.0	+3.0	+3.0	+2.0	+2.0 or 10.0	
	Against Govt. Bond	9.0	7.5	10.0	12.0	6.0-8.0	7.0-8.5	11.0	11.0		12.0-14.0	9.0-12.0	10.0-14.0	7.5-8.0	9.0	+2.0 min.8.0	+2.0;min.8.0	+3.0;12.0-13.0 min	+3.0;12.0-13.0 min	2.0 or 10.	+2.0 or 10.0		
	Against BG/CG	10.5	9.0	10.0	11.0-13.0	6.5-8.0	7.0-8.5	10.0	10.0		12.0-14.0	9.0-12.0	10.0-14.0	8.5-9.0	9.5					10.0	10.0-11.0		
	Against Other Gurrantee									10.5-11.0		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								11.0-12.0				9.5-10.5	9.5-10.5								
	Deprived Sector	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	7.0-8.0	9.5-14.5		8.0-20.0	6.0-8.0	7.0	8.5-9.0	9.0-9.5	7.0-11.0	7.0-11.0				
	Term Loan	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		13.0-16.0	11.0-14.0	12.0-16.0	8.5-11.0	10.25	10.0-12.0		13.0-17.0	13.0-17.0	10.5-13.0	11.0-12.0		
	Working Capital			10.0-12.0	11.0-13.0	8.0-10.5	8.0-10.5	12.0-15.0	12.0-15.0	11.0-13.0	12.5-15.0	9.5-13.0	12.0-16.0	9.5-11.0	10.0-10.25			12.0-15.0	12.0-15.0	9.5-12.5	10.0-11.0		
	Hire Purchase	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			13.0-17.0	13.0-17.0	9.0-11.5	10.0-12.5		
	Consortium	APCD	APCD		APCD			APCD	APCD												APCD	APCD	
Others	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	11.0-13.0	14.0-17.0	8.0-15.0	12.0-18.0	7.0-11.0	7.0-11.0	9.5-12.5	10.0-14.0	11.0-19.0	11.0-19.0	8.5-13.0	9.0-13.5			

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**Interest Rate Structure of Commercial Banks (%)**  
As at 2067 - Bhadra (Mid - September, 2010)

	SUNRISE		BOA		PRIME		DCBL		NMB		KIST		JANATA		MEGA		
	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>D e p o s i t s</b>	Saving	6.0-6.5	6.0-6.5	5.0	5.0	4.0	2	4.0	4.5	5.0	5.0	6.25				6.5	
	Special Saving	5.25-6.6	5.25-10.5	5.0-7.0	5.0-7.0	4.25-8.0	3.0-8.0	6.75	3.5-6.75	3.5-12.0	3.5-12.0	5.5-7.0				8.0-10.5	
	7 days																
	14 days	3.0	3.0														
	1 months	3.5	3.5	5.0	5.0												
	2 months																
	3 months	4.0	4.0	6.0	6.0		8.0		4.0	7.0	7.0					6.5	
	6 months	7.0	7.0	7.0	7.0		8.5		4.5	8.0	8.0		6.5				10.5
	1 Year	9.0	9.0	8.5-11.0	11.5	10.0-11.5	10.0-11.5		6.0-6.25	11.0	11.0		7.75				11.5
	2 Years/Above	9.5-12.5	9.5-12.5	9.0-11.5	11.5	10.0-11.5	10.0-11.5		6.25-7.0	11.0-11.5	11.0-11.5		8.0-9.0				11.5
<b>C r e d i t s</b>	Overdraft	10.5-15.0	13.0-16.0	11.0-18.0	11.0-18.0	11.0	16.0-17.0		11.0-13.0	13.0-15.0	13.0-15.0	9.5-11				14.5-17.0	
	Export Credit	9.5-13.5	12.0-14.5	11.0-18.0	11.0-18.0	10.0	13.0-14.0		9.0-10.0	12.0	12.0	4.0-10.5				13.5-16.0	
	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				13.5-16.0	
	Against FDR	+2.0-3.0;10.0-13.0 min	+2.0;11.0 min	+2.0 or 10.0	+2.0 or 10.0	+2.0	+3.0		+2.0 ; 8.5 min	+2.0 ; 11.0 min	+2.0 ; 11.0 min	+2.0 or 8.0 min				+2.0-3.0 or 14.0 min	
	Against Govt. Bond	+2.25;10.0 min	+2.25;12.0 min	+2.0 or 10.0	+2.0 or 10.0	10.0	15.0			12.0-13.0	12.0-13.0	8.5-10.0				+2.0 or 13.0 min	
	Against BG/CG	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	8.0-14.0	9.0-15.0	7.0-18.0	7.0-18.0		11.0-14.0		7.0-8.0	11.5-16.0	11.5-16.0	6.0-13.0				20.0-22.0	
	Term Loan	11.5-15.0	13.0-17.0	11.0-18.0	11.0-18.0	11.0	16.0-17.0		11.0-12.0	14.0-16.0	14.0-16.0	10.0-13.0				15.0-18.0	
	Working Capital			11.0-18.0	11.0-18.0	11.0	16.0-17.0			13.0-15.0	13.0-15.0	10.0-11.5		13.0-17.0			
	Hire Purchase	10.0-15.0	13.0-17.0			10.5-11.5	16.0-17.0		11.0			11.0-12.0		14.0-17.0			
	Consortium	APCD	APCD						APCD								
Others	10.5-18.0	12.5-19.0	11.0-21.0	11.0-21.0	7.5-12.0	13.0-17.0		9.0-13.0	14.0-16.0	14.0-16.0	9..25-17.0		11.0-17.0		13.99-22.0		

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	2067/01/01 - 14 April, 2010 *2067/02/18 - 01 June, 2010	2067/05/01 - 18 August, 2010
3	NABIL	Nabil Bank Ltd.	2066/11/05 - 17 February, 2010	2067/04/01 - 17 July, 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.	2067/01/14 - 27 April, 2010	2067/05/21 - 06 September, 2010
16	LAXMI	Laxmi Bank Ltd.	2066/06/15 - 1 October, 2009	2067/04/16 - 1 August, 2010
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	GLOBAL	Global Bank Ltd.	2066/11/09 - 21 February, 2010	2066/12/14 - 27 March, 2010
20	CITIZEN	Citizens Bank Ltd.	2065/04/24 - 8 August, 2008	2066/07/01 - 18 October, 2009
21	SUNRISE	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.	2065/07/01 - 17 October, 2008	2067/04/07 - 23 July, 2010
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
28	MEGA	Mega Bank Nepal Ltd.		2067/04/26 - 11 August, 2010