

NBL	13.5-14.5	11-13.5	13.50	10.50	10.00	8.00	-	-	11.5-13	10.00	13-14	11.00	6-14@	8.50-11@
RBB	6.75-14.50	-	12.50	12.00	9.00	8.50	-	-	9-13.75	8.75-12.50	12-13	12.00	6.75-14.75	7-12
NABIL	-	-	4-13.50	4-13	7-10	7-9	11-13.25	11-13	10.5-12.5	10-12	10.50-13	10.50-12.5	7.50-13.50	7-13
NIB	9-16	9-16	14.50	14.50	12.00	12.00	-	-	12.5-13.5	12.5-13.5	-	-	10-16	10-16
SCBL	10-14.5	12-14	-	-	10.00	10.00	12-14	10-14	12-13.5	11.50-13	10.00	9.00	11.50-13	6.50-14.50
HBL	9-13.75	9-13.25	12-13	12-13	8.50	8.50	12.5-13.5	12-13	10.75-13.25	10.5-13	12-13	11.5-13	8.5-16.25	8.5-15.75
NSBI	8.5-14	8.50-13.50	12-12.5	12-12.5	7-9	7-9	11.5-14	11.5-14	-	-	12-13.5	11-12.50	8-14	8-13.50
NBB	11.75-14.5	11.75-14	13.00	13.00	12.00	12.00	13-14	13-13.50	-	-	14-14.5	14.00	10-14.5	10-14
EBL	9-12.5	9-12.5	12-13	12-13	10-11	10-11	11-13.50	11-13.50	10.50-12.50	9-12.5	12-13.50	11.5-13	4-13.5	7.5-13.5
BOK	11-13.50	11-13.50	13-14	-	-	6.5-11	11-13	11-13	10-13.50	10-13.50	9.50-12	9.50-12	4-13.50	4-13.50
NCCB	11.5-14.5	11.5-14.5	13.75	13.5	7-11	7-11	13-14.5	13-14	13-14.5	-	14-15	14.00	10.5-15	14.5
LBL	-	7.50-15	12.50	12-13	9.00	7-11	-	12-13	12.25-12.5	11.50-13	13.00	12-13	7.5-15	7.5-15
NICB	-	-	13.5-14	12-13	9.50	5.50-10.50	12-13	12-13	11.50-12.50	11.50-12.50	12-13.50	12-13.50	15.00	4-14
MBL	13.5-14.5	10-13.5	10.50-12.50	10.50-12.50	6.50-12.50	6.50-11	11.50-13.50	11.50-13.50	10.50-12.50	10.50-12.50	11.50-13	11-12	12.50-14.50	12-14
KBL	11-13.5	10.25-13	12.5-13.5	12-13	6.5-8.5	6.5-8.5	12-13.50	11.5-13	11-13	10-13	-	10-12.5	9.5-14	8.75-13
LAXMI	10-13.5	10-13.5	12-13.5	12-13.5	7.5-11.5	7.5-11.5	11.5-13.5	11.5-13.5	11-13	11-13	11.5-13.5	10.5-12	13-14.5	9.5-14
ADB/N	14.4-16	13.95-15.5	-	-	-	-	-	-	-	-	14.4-16	13.5-15	14.4-16	12.6-15

B.C. = Before Change

Exis. = Existing

Note :

- a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.
- b. {} Trust receipt facility, cash credit, loan against approved shares.
- c. \ Trust Receipt, Personal Loans, Demand Loans.
- d. # Overdraft loan simply denotes any type of loan facility granted to customer in the form of cash credit from his current account. It could be working capital loan, industrial credit, commercial credit, credit against FDR or any other loans.
- * or min 12.5
- e.## 5.5%In Bal & Mahila Suraksha Deposits.
- f.** Foreign Currency(US Dollars) 1.0% P.A.
- g. ^2% on foreign currency
- h.!! Foreign Currency(US Dollars)1.5% P.A.,Saving Premium 4.5%

Banks

	Before Change	Existing
NEPAL BANK LTD.....	2058/10/01(14 Jan.'2002)	2059/07/14(31 Oct. 2002)
RASTRIYA BANJIYA BANK	2059/09/01 (16 Dec.'2002)	2060/05/01 (18 Aug.'2003.)
NABIL BANK LTD.	2059/10/03 (17 Jan.. 2003)	2060/01/19 (02 May 2003)
NEPAL INVESTMENT BANK	2057/01/19 (01 May.'2000)	2057/04/17 (01 Aug.'2000)
STANDARD CHARTERED BANK.....	2059/07/01 (18 Oct.'2002)	2059/11/01 (13 Feb.'2003)
HIMALAYAN BANK LTD.	2058/09/17 (01 Jan.'2002)	2059/05/01 (17 Aug.'2002)
NEPAL SBI BANK	2058/07/01 (17 Oct.'2001)	2059/02/01 (15 May.'2002)
NEPAL BANGLADESH BANK	2059/01/01 (14 Apr.'2002)	2059/05/01 (17 Aug.'2002)
EVEREST BANK	2059/06/15 (01 Oct.'2002)	2059/09/21 (05 Jan.'2003)
BANK OF KATHMANDU	2060/04/16 (01 Aug.'2003)	2060/07/15 (01 Nov.'2003)
NEPAL CREDIT & COM. BANK LTD.....	2059/07/01 (18 Oct.'2002)	2059/11/01 (13 Feb.'2003)
LUMBINI BANK LIMITED.....	2057/11/01 (12 Feb.'2001)	2059/07/08 (25 Oct. 2002)
NEPAL INDUSTRIAL & COMM.BANK LTD.....	2059/07/15 (01 Nov.'2002)	2059/10/21 (04 Feb.'2003)
KUMARI BANK LTD.....	2059/07/15 (01 Nov.'2002)	2060/02/01 (15 May.'2003)
MACHHAPUCHHRE BANK LTD.....	2059/06/15 (01 Oct. 2002)	2060/04/08 (24 Jul. 2003)
LAXMI BANK LTD	2059/02/01 (15 May. 2002)	2059/04/01 (17 Jul. 2002)
AGRI DEV. BANK/NEPAL	2056/04/01 (17 Jul '99)	2058/05/01 (17 Aug.'2001)

Effective Date