

**NEPAL RASTRA BANK**  
**BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT**  
**POLICY, PLANNING, STATISTICS AND BANKING PROMOTION DIVISION**  
**INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N**  
*(As at Asar, 2061)*

**Deposits :**

Banks	Savings		7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
	Fixed																	
NBL	4.75	2.50	2.00	-	-	-	3.25	2.50	3.50	2.75	3.75	3.00	4.25	3.50	5.75	4.00	6.00	-
RBB	2.59	2.25	-	-	-	-	-	-	-	-	3.50	3.00	3.75	3.00	3.75	3.75	-	-
NABIL	2.75	2.50	-	-	2.00	1.75	2.50	2.25	-	-	3.00	2.75	3.50	3.00	4.00	3.50	4.25-4.5	3.75-4
NIB	5.00	5.00	-	-	3.00	3.00	4.00	4.00	-	-	5.00	5.00	5.50	5.50	6.75	6.50	7.00	6.75
SCBL	2.25	2.00	-	-	1.50	1.00	2.00	-	2.00	-	2.00	1.50	2.50	-	2.75	2.25	3.00	2.50
HLB	4.00	3.75	-	-	2.30	2.30	3.30	3.30	-	-	4.00	3.75	4.25	4.00	5.50	5.25	6.00	5.75
NSBI	5.25	3.50	-	-	2.50	-	3.00	2.75	-	-	4.00	3.25	5.00	3.75	6.00	4.00	6.25	4.50
NBB	5.00	4.50	-	-	-	-	4.00	3.50	-	-	4.50	4.00	5.00	4.50	5.50	4.75	6.00	5.00
EBL	5.25	4.5	-	-	3.3.5	3.00	4.4.25	3.50	-	-	4.5.4.75	4.00	5.25.5.25	5.00	5.75.6	5.50	6.6.25	6.00
BOK	3.25	2.75	2.00	2.00	2.50	2.50	3.00	3.00	-	-	3.50	3.50	4.00	4.00	4.50	4.50	4.75	4.75
NCCB	5.00	5.50	-	-	2.50	3.50	4.00	3.50	-	-	5.00	5.00	5.50	5.50	7.00	6.50	7.7.5	7.7.5
LBL	5.25	4.50	-	-	-	-	4.00	-	-	-	5.00	-	6.00	4.25	7.00	4.75	7.25	5.25
NICB	5.25	5.00	-	-	2.75	2.75	3.50	3.50	-	-	4.50	4.50	5.00	5.00	6.00	6.00	6.00	6.25
MBL	5.50-6	5.00	2.50	2.00	3.00	2.50	3.50	3.00	-	-	4.50	4.00	5.00	4.50	6.50	5.75	7.00	6.25
KBL	4.75	4.25	-	-	3.00	2.50	3.50	3.00	-	-	4.00	3.50	4.25	3.75	5.25	4.50	5.5-6	5.00
LAXMI	5.00	5.00	2.50	2.50	2.50	3.00	3.50	3.50	-	-	4.00	4.50	4.50	5.00	5.50	6.00	6.00	6.00
SIDHARTHA	5.00	5.00	-	-	1.50	2.50	3.00	3.00	-	-	4.00	4.00	4.50	4.50	5.00	5.00	5.10	5.10
ADBN	5.25	4.00	-	-	-	-	2.50	-	-	-	3.00	-	3.50	6.50	4.75	6.75	5.5-7.5	5.5-7.5

**Credit :**

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agst HMG Bond		Against BG/CG		Agst other Guran.		Industrial Loan	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	10.00	10.00	8.50	8.50	8.50	-	+1.5%	+1.5%	7.00	7.00	8.75	8.75	-	-	10.5-13	-
RBB	12.25	11.25-12.25	9.50	9.5-9.5	10.00	9.5-10	+1.5%	+1.5%	7.00	7.00	9.25	8.75-9.25	-	-	11-12	10.5-12
NABIL	-	-	4-11	4-11	8.5-11	8.5-11	7.00	7.00	6.5-7.5	6.5-7.5	9.00	9.00	10.00	10.00	-	-
NIB	12.5-13.5	12.5-13.5	11-12	11-12	10.5-13.5	10.5-13.5	+2%	+2%	9.00	9.00	11.00	11.00	-	-	12.5-13.5	12.5-13.5
SCBL	-	-	6.50-9.75	6.50-12	8.5-11	8.5-11	+2%+3%	+2%+3%	7.5-9.5	7.5-9.5	9-10.50	9-10.50	11.5-13	11.5-13	11.50-13.50	8.50-13.50
HLB	11.25-13.75	10.5-13.25	9.9.5	9.9.5	9.75-12.75	9.25-12.25	+2%	+2%+3%	8.00	8.00	9.5-10.5	9.5-10.5	10.50	10.50	9-13.5	9-13
NSBI	11-13.50	10-12.50	8.5-11	8-10.5	8-11	-	+1%+2%	+1%+2%	7.50-9	6.5-7	8.9.5	8.5-9.5	+2%+3%	-	8.50-13.50	-
NBB	12-13	12-13	10-10.5	10-10.5	10-10.5	10-10.5	+2%	1.5%+2%	8.50	8.50	12.00	12.00	-	-	-	-
EBL	11.25-13	10.25-12.5	9-10.50	9-10	9-11.75	9-11.75	+1.5%	+1.5%	7.5-8	7.5-8	9.5-10.50	9.5-10.5	-	-	9-13	9-13
BOK	10-13.50	10-13.50	9.50-10.50	9.50-10.50	8.5-12.50	8-12.5	6.5-8.5	6.5-8.5	7.8	6.5-8	9-10.5	8-10.5	6.5-9.5	6.5-8.5	10.5-13	10.5-13
NCCB	13-14.5	13.5-14.5	10.5-11	10.5-11	-	-	+1.5%+2%	1.5+2%	9.00	9.00	10-12	10.50	-	-	10.5-13.5	10.5-14
LBL	11-50-13	11-13	10.25	-	9.50-11.50	8.50-11	+2%	+2%	8.50-9	7.50-8.50	10.25	9.50	10.00	-	9.50-12.50	8.50-11.50
NICB	11.5-14.5	12-13	10-12	10-12	9.25-11.50	8.5-10.5	8.00	8.00	8-9	7.50-8.50	10.50	9.5-10.5	-	-	8.5	-
MBL	10.50-12.50	10.50-12.50	9.5-11	9.5-11	9.50-11.50	9-11.50	+1.5%	+1.5%	9.00	8.00	10.50	9.00	10.50	10.50	12.5-13.5	9-11.5
KBL	10.50	10-13	10-11.5	10-11.5	9.5-12	8.75-11	-	+2%	8.5-9	8-9	8.5-9	9.5	11-12	-	10-13.50	10-13
LAXMI	11-13.5	11-13.5	11-12.5	11-12.5	9.5-12	9.5-12	9-10	9-10	8.5-9.5	8-9	8.9.5	8.9.5	-	-	10-13	10-13
SIDHARTHA	-	-	10-12.5	-	4-10.5	-	8.5-11.5	-	+2%	7.5-8	-	-	-	-	9.5-10	10-12.5
ADBN	13.95-17	14.5-16	-	-	-	-	+2%	-	+2%	-	-	-	-	-	12.6-14	13.00

Banks	Commercial Loan		Priority Sector		Poorer Sector		Term Loan		Working Capital		Hire Purchase		Consortium		Others	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	11-13.5	-	10.50	10.50	8.00	8.00	-	-	10.00	10.00	11.00	11.00	-	-	8.50-11@	4-11.5
RBB	-	-	13.00	12.00	8.50	8.50	-	-	11.00	10.5-11	12.00	12.00	-	-	4-12	4-12
NABIL	-	-	12-13	12-13	7-9	7-9	11-13	11-13	10-12	10-12	10.50-12.5	10.50-12.5	-	-	7-13	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	12-14	9-14	-	-	10.00	10.00	11.5-14	11.5-14	11.50-13	11.50-13	9.00	9.00	-	-	6.50-14.50	6.50-14.50
HLB	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	8.50-13.50	8.50-13.50	12-12.5	11.5-12	7.5	7.5	11.5-14	11-12.5	-	-	11-12.50	9.5-10.5	-	-	8-13.50	7-12.50
NBB	-	-	11.00	11.00	10.00	10.00	11-12	11-12	-	-	9.5-12.5	9.5-12.5	-	-	APCD	7-13
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	-	-	6.5-11	6.5-11	11-13	10-13	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	9-13	12-13	12-12.5	7-11	7-11	12-13	11.5-13	11.50-13	11-13	12-13	11.5-12.5	-	-	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	12-13	12-13	6.5-8.5	6.5-8.5	12-13.50	11.5-13	11-13	10-13	-	-	-	-	9.5-14	8.75-13
LAXMI	10-13.5	10-13.5	12-13.5	12-13.5	7.5-10.5	7.5-10.5	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
SIDHARTHA	-	-	10.5-12.5	-	12-13	-	7.5-11	-	11-13	-	10-12.5	-	-	-	11-13	4-14
ADBN	13.95-15.5	14.00	-	-	-	-	-	-	-	-	13.5-15	13.00	-	-	12.6-15	13.50

B.C. = Before Change  
 Exis. = Existing  
 APCD = As Per Consortium Decision

**Note :**

- a. @ Pledge, Hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan
- b. 1) Trust receipt facility, cash credit, loan against approved shares.
- c. 1) 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
- \*\* 2.25 from 01 Asar 2061
- \*\*\* 0.5% from 01 Asar 2061
- \*\*\*\* 0.5% from 01 Asar 2061
- † 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**

NEPAL BANK LTD.....	2059/97/14(31 Oct. 2002)
RASTRIYA BANJAYA BANK .....	2061/01/01 (13 Apr. 2004 )
NABIL BANK LTD .....	2060/11/01 (13 Feb. 2004)
NEPAL INVESTMENT BANK .....	2057/01/19 (01 May. 2000)
STANDARD CHARTERED BANK.....	2060/12/19 (01 Apr. 2004)
HIMALAYAN BANK LTD.....	2058/99/17 (01 Jan. 2002)
NEPAL SBI BANK .....	2059/02/01 (15 May. 2002)
NEPAL BANGLADESH BANK .....	(B.C.) Before Change
EVEREST BANK .....	2059/06/15 (01 Oct. 2002)
BANK OF KATHMANDU .....	2060/12/19 (01 Apr. 2004)
NEPAL CREDIT & COM. BANK LTD.....	2059/07/01 (18 Oct. 2002)
LUMBINI BANK LIMITED .....	2059/07/08 (25 Oct. 2002)
NEPAL INDUSTRIAL & COMM BANK LTD.....	2059/07/15 (01 Nov. 2002)
KUMARI BANK LTD.....	2059/07/15 (01 Nov. 2002)
MACHHPUCHHIRE BANK LTD .....	2059/06/15 (01 Oct. 2002)
LAXMI BANK LTD .....	2059/02/01 (15 May. 2002)
SIDHARTHA BANK LTD .....	2058/05/01 (17 Jul. 2002)
AGRI DEV. BANK/NEPAL .....	2058/05/01 (17 Aug. 2001)

**Effective Date**

<b>Before Change</b>	<b>Exis.</b>
2060/09/01 (15 Jan. 2004)	2061/01/01 (15 Jan. 2004)
2060/12/01 (15 Mar. 2004)	2060/12/01 (15 Mar. 2004)
2057/04/17 (01 Aug. 2000)	2057/04/17 (01 Aug. 2000)
2061/02/27 (09 Jun. 2004)	2061/02/27 (09 Jun. 2004)
2059/05/01 (17 Aug. 2002)	2059/05/01 (17 Aug. 2002)
2061/01/05 (17 Apr. 2004)	2061/01/05 (17 Apr. 2004)
2061/02/01 (14 May. 2004)	2061/02/01 (14 May. 2004)
2059/09/21 (05 Jan. 2003)	2059/09/21 (05 Jan. 2003)
2061/01/19 (01 May. 2004)	2061/01/19 (01 May. 2004)
2059/11/01 (13 Feb. 2003)	2059/11/01 (13 Feb. 2003)
2061/01/01 (13 Apr. 2004)	2061/01/01 (13 Apr. 2004)
2059/10/21 (04 Feb. 2003)	2059/10/21 (04 Feb. 2003)
2060/02/01 (15 May. 2003)	2060/02/01 (15 May. 2003)
2060/04/08 (24 Jul. 2003)	2060/04/08 (24 Jul. 2003)
2059/04/01 (17 Jul. 2002)	2059/04/01 (17 Jul. 2002)
2061/02/01 (14 May. 2004)	2061/02/01 (14 May. 2004)
2060/09/08 (23 Dec. 2003)	2060/09/08 (23 Dec. 2003)