

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 Magh, 05, 2061)

Deposits :

(in %)

Banks	Savings		Fixed															
			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.
NBL	2.50	2.50	-	-	2.50	-	3.25	2.50	3.50	-	3.75	2.75	4.25	3.00	5.75	3.50	6.00	-
RBB	2.00	2.00	-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25	-	-
NABIL	2.50	2-2.5	-	-	1.75	1.75	2.25	2.25	-	-	2.75	2.50	3.00	2.75	3.50	3.25	3.75-4	3.25-4
NIB	5.00	2.75-3	-	-	3.00	1.25	4.00	1.75	-	-	5.00	2.5-2.75	5.50	2.75-3	6.50	3.5-3.75	6.75	3.75-4
SCBL	1.75	1.75	-	-	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.50	1.75	1.75	2.25	2.25	2.50	2.50
HBL	3.75	4-2.75	-	-	2.50	1.75	3.30	2.00	-	-	3.75	2.50	4.00	3.00	5.25	3.75	5.75	3.75
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	4-5	75-3.25	-	-	3.00	2.25	3.50	2.25	-	-	4.00	2.50	5.00	3.00	5.50	3.50	6.00	4.00
BOK	2.75	2.50	2.00	1.50	2.50	2.00	3.00	2.50	-	-	3.50	3.00	4.00	3.50	4.50	4.00	4.75	4.25
NCCB	5.50	4.50	2.50	-	3.00	-	3.50	-	-	-	5.00	4.00	5.50	4.50	6.50	4.8-5	7-7.5	5.3-6.3
LBL	5.25	4.50	-	-	-	-	4.00	-	-	-	5.00	-	6.00	4.25	7.00	4.75	7.25	5.25
NICB	5.00	3.00	-	-	2.75	1.75	3.50	2.25	-	-	4.50	2.75	5.00	3.00	6.00	3.75	6.25	4-4.25
MBL	5.00	4.00	2.00	2.25	2.50	-	3.00	3.25	-	-	4.00	3.75	4.50	-	5.75	4.25	6.25	4.50
KBL	4.75	4.00	-	-	3.00	2.00	3.50	2.50	-	-	4.00	3.00	4.25	3.50	5.25	4.50	5.5-6	-
LAXMI	5.00	3.5-4.5	2.50	-	3.00	2.00	3.50	2.50	-	-	4.50	3.00	5.00	3.50	5.50	4.50	6.00	-
SIDHARTH	5.00	4.50	1.50	1.50	2.50	2.50	3.00	2.75	-	-	4.00	3.00	4.50	3.50	5.00	4.25	5.10	4.50
ADB/N	4.00	3.00	-	-	-	-	2.50	2.00	-	-	3.00	2.50	3.50	3.00	4.75	3.50	5-5.75	4-4.5

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	11.5-14	10.00	9-10	8.50	-	8.50	+1.5%	+1.5%	7.00	7.00	10.00	8.75	-	-	12.5-14	10.5-13
RBB	12.25	11.00	9.50	8.00	10.00	8-9	+1.5%	+1.5%	7.00	7.00	9.25	8.50	-	-	11-12	-
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	10-12	11-12	8.5-10.5	10.5-13.5	-	+2%	8.50	9.00	7.50	11.00	7.5-8.5	-	-	12.5-13.5	-
SCBL	6.50	6.50	6.50-12	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	8.50-13.50	8.50-13.50
HBL	10.5-13.25	9-12	9-9.5	8.25-8.75	7.75-12.75	7.4-11.75	+2%	2%+2.5%	8.00	5-6	9.5-10.5	8.25-9.25	10.50	-	9-13	8.25-12.75
NSBI	11-13.50	10-12.5	8.5-11	8-10.5	9-13	-	+1%,+2%	7.50-9	6.5-7	9-9.5	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	10.25-12.5	9-11.5	9-10	7.5-8.5	9-11.75	7.5-10	+1.5%	+1.5%	7.5-8	5.5-6.5	9.5-10.50	7.5-8.5	-	-	9-13	8.5-12
BOK	10-13.50	10-13.50	9.50-10.50	9.50-10.50	8-12.50	8-12.5	6.5-8.5	6.5-8.5	6.5-8	6.5-8	8-10.5	8-10.5	6.5-8.5	6.5-8.5	10.5-13	10.5-13
NCCB	13.5-14.5	13-14.5	10.5-11	10-11	-	-	+1.5%,+2%	1.5+2%	9.00	9.00	10.50	10.50	-	-	10.5-14	10-13.5
LBL	11.50-13	11-13	10.25	-	9.50-11.50	8.50-11	+2%	+2%	8.50-9	7.50-8.5	10.25	9.50	10.00	-	9.50-12.50	8.50-11.50
NICB	12-13	9.5-11	10-12	6-10.5	8.5-10.5	8.5-10.5	8.00	+2%-3%	7.50-8.50	6.50-8	9.5-10.5	7-8.5	-	-	-	-
MBL	10.50-12.50	10-12	9.5-11	9-9.5	9-11.50	8-10.50	+1.5%	+1.5%	8.00	6.50	9.00	7.50	10.50	9.00	9-11.5	-
KBL	10-13	10-12	10-11.5	9.5-10.5	8.75-11	8-11	+2%	+2%	8-9	7.75-9	9.5	9.5-10	-	-	10-13	10-12
LAXMI	11-13.5	9.5-12.5	11-12.5	9-11	9.5-12	7.5-9.5	9-10	7.5-9.5	8-9	7.5-9	8-9.5	7.5-9	-	-	10-13	8.5-9.5
SIDHARTH	10-12.5	9.5-12	4-10.5	4-10.5	8.5-11.5	7.5-11	+2%	+2%	7.5-8	7.5-8	9-9.5	9-9.5	9.5-10	9.5-10	10-12.5	9.5-12
ADB/N	14.5-16	11.5-15.5	-	-	-	-	-	-	-	-	-	-	-	-	13.00	10-13

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	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	-	-	13.00	13.00	8.50	8.50	-	-	11.00	11.00	12.00	11.00	-	APCD	4-12	5-11
NABIL	-	-	12-13	12-13	7-9	7-9	11-13	11-13	10-12	10-12	10.50-12.50	10.50-12.5	-	-	7-13	7-13
NIB	9-16	-	14.50	4-12.75	12.00	4-9	-	11.00	12.5-13.5	-2.00	-	9.5-12	-	-	10-16	7-13.75
SCBL	9-14	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
HBL	9-13.25	8.25-12.5	12-13	11-12.25	8.50	4.5-8.25	12-13	9.5-11.75	10.5-13	-	11.5-13	9-11.5	-	-	8.5-15.75	6-13.5
NSBI	8.50-13.50	8.50-13.50	12-12.5	11.5-12	7-9	7-9	11.5-14	11-12.5	-	-	11-12.50	9.5-10.50	-	-	8-13.50	7-12.50
NBB	-	-	11.00	11.00	10.00	10.00	11-12	11-12	9-12.5	7.5-10.5	11.5-13	10.5-12	-	APCD	7-13	7-13
EBL	9-12.5	8.5-11.5	12-13	11-12	10-11	10-11	11-13.50	10-12	9-12.5	7.5-10.5	11.5-13	10.5-12	-	-	7.5-13.5	4-12
BOK	11-13.50	11-13.50	-	-	6.5-11	6.5-11	10-13	10.5-13	10-13.50	10-13.50	9.50-12	9.50-12	-	-	4-13.50	6.5-13.50
NCCB	11.5-14.5	11-14.5	13.50	12-13	7-11	7-11	13-14	12.5-14	-	-	14.00	11.5-12.5	-	-	14.50	9-14
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	-	-	12-13	-	5.50-10.50	8-9.5	12-13	10-12.5	11.50-12.50	10.50-12	12-13.50	-	-	-	4-14	6-14
MBL	10-13.5	-	10.50-12.50	10.50-12	6.50-11	5-11	11.50-13.50	10.50-12	10.50-12.50	10-12	11-12	10.00	-	APCD	12-14	7.75-12.5
KBL	10.25-13	10.5-12	12-13	12-13	6.5-8.5	6-7	11.5-13	11-12	10-13	10-12	10-12.5	10-12	-	-	8.75-13	10-12.5
LAXMI	10-13.5	8.5-9.5	12-13.5	11-13	7.5-11.5	6-11.5	11.5-13.5	10-11.5	11-13	8-12	10.5-12	9.50	-	-	9.5-14	5-14
SIDHARTH	10.5-12.5	10-12	12-13	12-13	7.5-11	7.5-11	11-13	10.5-12	10-12.5	10-12.5	11-13	11-12	-	-	4-14	4-13.5
ADB/N	14.00	11-14	-	-	-	-	-	-	-	-	13.00	10-13	-	-	13.50	12.5-15.5

B.C. = Before Change

APCD As Per Consortium Decision

Exis. = Existing

Effective Date

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.....	2060/09/01(15 Jan. 2004)	2061/04/01(16 Jul. 2004)
RASTRIYA BANUJA BANK	2061/07/01(17 Oct. '2004)	2061/10/01(14 Jan. '2005)
NABIL BANK LTD.	2060/12/02(15 Mar 2004)	2061/07/12(28 Oct. 2005)
NEPAL INVESTMENT BANK	2057/04/17(01 Aug. '2000)	2061/04/01(16 Jul. '2004)
STANDARD CHARTERED BANK.....	2061/08/01(16 Nov.'2004)	2061/10/01(14 Jan.'2005)
HIMALAYAN BANK LTD.	2059/05/01(17 Aug.'2002)	2061/07/01(17 Oct.'2004)
NEPAL SBI BANK	2059/02/01(15 May.'2002)	2061/01/05(17 Apr. '2004)
NEPAL BANGLADESH BANK	2059/05/01(17 Aug.'2002)	2061/02/01(14 May.'2004)
EVEREST BANK	2059/09/21(05 Jan.'2003)	2061/05/07(23 Aug.'2004)
BANK OF KATHMANDU	2061/01/19(01 May.'2004)	2061/05/01(17 Aug.'2004)
NEPAL CREDIT & COM. BANK LTD.....	2059/11/01(13 Feb.'2003)	2061/08/01(16 Nov.'2004)
LUMBINI BANK LIMITED.....	2059/07/08(25 Oct. 2002)	2061/01/01(13 Apr. 2004)
NEPAL INDUSTRIAL & COMM.BANK LTD.....	2059/10/21(04 Feb.'2003)	2061/06/01(17 Sept.'2004)
KUMARI BANK LTD.....	2060/02/01(15 May.'2003)	2061/04/01(16 Jul.'2004)
MACHHAPUCHHRE BANK LTD.....	2060/04/08(24 Jul. 2003)	2061/08/01(16 Nov. 2004)
LAXMI BANK LTD	2059/04/01(17 Jul. 2002)	2061/09/17(01 Jan. 2005)
SIDHARTHA BANK LTD	2061/02/01(14 May 2004)	2061/05/16(01 Sep 2004)
AGRI DEV. BANK/NEPAL	2060/09/08(23 Dec '03)	2061/04/01(16 Jul.'2004)