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

Deposits :

(in %)

Banks	Savings		7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
NBL[1]	2.50	2.00	-	-	-	-	2.50	2.25	-	-	2.75	2.50	3.00	2.75	3.50	3.25	-	-
RBB[2]	2.00	2.00	-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25	-	-
NABIL[3]	2-2.5	2-3	-	-	1.75	2.50	2.25	3.00	-		2.50	3.25	2.75	3.50	3.25	4.00	3.25-4	3.25-4
NIB[4]	2.75-3	2.5-2.75	-	-	1.25	1.25	1.75	1.75	-	-	2.5-2.75	2.5-2.75	2.75-3	2.75-3	3.5-3.75	3.5-3.75	3.75-4	3.75-4
SCBNL[5]	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[6]	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[7]	3.25	0.5-3.25	-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.00	-	4.25
NBBL[8]	4.50	3.5-4.75	-	-	-	-	3.50	3.50	-	-	4.00	4.00	4.50	4.50	4.75	4.75	5.00	5.00
EBL[9]	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
BOKL[10]	2.50	2.25-2.5	1.25	1.50	1.75	2.00	2.25	2.50	-	-	2.75	3.00	3.25	3.50	3.75	4-4.5	4.25	5.00
NCCBL[11]	4.50	4.50	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.8-5	4.55-5	5.3-6.3	5-6.05
LBL[12]	4.50	4.00	-	-	-	-	-	-	-	-	-	-	4.25	4.00	4.75	4.25	5.25	4.75
NICBL[13]	3.00	1.25-5	-	-	1.75	1.75	2.25	2.25	-	-	2.75	2.75	3.00	3.50	3.75	4.25	4-4.25	4.25-5.25
MBL[14]	4.00	4.00	2.25	2.25	-	-	3.25	3.25			3.75	3.75	-	-	4.25	4.25	4.50	4.50
KBL[15]	4.00	4.00			2.00	2.00	2.25-2.5	2.25			2.5-3	2.50	3.25-3.5	3.50	3.75-4	4.00	4.5-5	4.75
LAXMI[16]	3.5-4.5	3.5-4.5	-	-	2.00	-	2.50	2.50			3.00	3.00	3.50	3.50	4.50	4.50	-	4.5-5.25
SBL[17]	4.50	4.50	1.50	1.50	2.50	2.50	2.75	2.75			3.00	3.25	3.50	3.50	4.25	4.50	4.50	5.00
ADB/N[18]	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		Agnst HMG Bond		Against BG/CG		Agnst other Guran.		Industrial Loan	
NBL[1]	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[2]	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[3]	-	-	4-11	4-11	8.5-11	8.5-11	7.00	7.00	6.5-7.5	7-7.5	9.00	9.00	10.00	10.00	-	-
NIB[4]	10-12	9.75-12	8.5-10.5	8.25-10.5	-	-	8.50	7-8	7.50	7.00	7.5-8.5	8.00	-	-	-	-
SCBNL[5]	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[6]	10.5-13.25	9-12	9-9.5	8.25-8.75	9.75-12.75	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[7]	10-12.5	10-12.5	8-10.5	8-10.5	-	-	+1%,+2.%	+1%,+2.%	6.5-7	6.5-7	8.5-9.5	8.5-9.5	-	-	-	-
NBBL[8]	12-13	-	10-10.5	9-9.5	10-10.5	-	1.5%,+2%	-	8.50	7.50	12.00	8.00	-	-	-	10-12
EBL[9]	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
BOKL[10]	10-13.50	10-13.50	9.50	4-10.5	8-12.50	8-12.5	8-10.5	8-10.5	6.5-8	6.5-8	-	-	6.5-8.5	6.5-8.5	10.5-13	10.5-13
NCCBL[11]	13.5-14.5	13-14.5	10-11	9-11	-	-	+1.5%,+2%	1.5+2%	9.00	9.00	10.50	10.50	-	-	10-13.5	12.5-13.5
LBL[12]	11-13	11-13	-	-	8.50-11	9-10.5	+2 %	+2 %	7.50-8.5	7.50-8.5	9.50	8.50	-	-	8.50-11.50	9-12.5
NICBL[13]	9.5-11	7-11	6-10.5	6-10.5	8.5-10.5	7-10.5	+2%-3%	+2%-3%	6.50-8	6-8	7-8.5	6.5-8.5	-	-	-	-
MBL[14]	10-12	10-12	9-9.5	9-9.5	8-10.50	8-10.50	+1.5%	+1.5%	6.50	6.00	7.50	7.50	9.00	9.00	-	-
KBL[15]	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8-11	+2%	-	7.75-9	-	9.5-10	-	-	-	10-12	10-12
LAXMI[16]	9.5-12.5	9.5-11	9-11	9-10	7.5-9.5	7-9.5	7.5-9.5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9			8.5-9.5	-
SBL[17]	9.5-12	9-11.5	4-10.5	9-10.5	7.5-11	7.5-10.5	+2%	+2%	7.5-8	7.5-8	9-9.5	9-9.5	9.5-10	9.5-10	9.5-12	9-12
ADB/N[18]	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	
NBL[1]	11-13.5	-	10.50	10.50	8.00	8.00	-	-	10.00	10.00	11.00	11.00			8.50-11	5-11.5
RBB[2]	-	-	13.00	13.00	8.50	8.50	-	11.00	11.00	-	12.00	11.00	APCD	APCD	4-12	5-11
NABIL[3]	-	-	12-13	11-12	7-9	6-9	11-13	11-13	10-12	10-12	10.50-12.5	7-12.5			7-13	7-13
NIB[4]	-	-	4-12.75	4-12	4-9	4-9	11.00	11-12	10-12	10-12	9.5-12	9-11			7-13.75	6.5-13
SCBNL[5]	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[6]	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[7]	-	-	11.5-12	11.5-12	7-9	7-9	11-12.5	11-12.5	-	-	9.5-11	9.5-10.5			7-12.50	7-12.50
NBBL[8]	-	8-9.5	11.00	10.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50		APCD	7-13	6-10.5
EBL[9]	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
BOKL[10]	11-13.50	11-13.50	-	-	6.5-11	6.5-11	10.5-13	10.5-13	10-13.50	10-13.50	8-11	8-11			4-13.50	4-13.50
NCCBL[11]	11.5-14.5	13-14	12-13	12-13	7-11	7-11	12.5-14	12.5-14	-	-	11.5-12.5	11.5-12.5		APCD	9-14	9-14.5
LBL[12]	9-13	9.5-13	12-12.5	11.5-12	7-11	7-10	11.5-13	11.5-13	11-13	11-13	11.5-12.5	10.5-11.5			7.5-15	4.5-15
NICBL[13]	-	-	-	-	8-9.5	7.5-9.5	10-12.5	9-12.5	10.50-12	8-11	-	8-11			6-14	6-14
MBL[14]	-	-	10.50-12	10.50-12	5-11	5-11	10.50-12	10.50-12	10-12	10-12	10.00	10.00		APCD	7.75-12.5	7.75-12.5
KBL[15]	10.5-12	10.5-12	12-13	12-13	6-7	6-7	11-12	11-12	10-12	10-12	10-12	10-12			8.75-13	10-12.5
LAXMI[16]	8.5-9.5	-	11-13	9.5-11	6-11.5	5-9	10-11.5	9-11	8-11.5	7.5-11	5-9.5	5-10			5-14	5-11
SBL[17]	10-12	9.5-12	12-13	11-12	7.5-11	7.5-11	10.5-12	10-12	10-12.5	10-12	11-12	11-12			4-13.5	7.5-12.5
ADB/N[18]	14.00	11-14	-	-	-	-	-	-	-	-	13.00	10-13			13.50	12.5-15.5

= Before Change

= Existing

As Per Consortium Decision

Effective Date

		Before Change	Existing
1	NEPAL BANK LIMITED	2061/04/01(16 Jul. 2004)	2062/01/23(06 May. 2005)
2	RASTRIYA BANIJYA BANK	2061/10/01 (14 Jan. '2005.)	2062/01/11 (24 Apr. '2005.)
3	NABIL BANK LIMITED.	2061/07/12 (28 Oct. 2004)	2062/02/07 (21 May. 2005)
4	NEPAL INVESTMENT BANK LIMITED	2061/04/01 (16 Jul. '2004)	2062/01/01 (14 Apr. '2005)
5	STANDARD CHARTERED BANK NEPAL LIMI	2061/08/01 (16 Nov.'2004)	2061/10/01 (14 Jan.'2005)
6	HIMALAYAN BANK LIMITED	2059/05/01 (17 Aug.'2002)	2061/07/01 (17 Oct.'2004)
7	NEPAL SBI BANK LIMITED	2062/01/01 (14 Apr. '2005)	2062/02/05 (19 May. '2005)
8	NEPAL BANGLADESH BANK LIMITED	2061/02/01 (14 May '2004)	2062/02/08 (22 May '2005)
9	EVEREST BANK LIMITED	2059/09/21 (05 Jan. '2003)	2061/05/07 (23 Aug '2004)
10	BANK OF KATHMANDU LIMITED	2061/11/27 (10 Mar. '2005)	2062/02/01 (15 May. '2005)
11	NEPAL CREDIT & COM. BANK LIMITED	2061/08/01 (16 Nov. '2004)	2062/01/18 (01 May. '2005)
12	LUMBINI BANK LIMITED	2061/01/01 (13 Apr. 2004)	2061/10/01 (14 Jan. 2005)
13	NEPAL INDUSTRIAL & COMM.BANK LIMITED	2061/12/18 (31 Mar. '2005)	2062/02/01 (15 May. '2005)
14	KUMARI BANK LIMITED	2061/08/01 (16 Nov.'2004)	2062/01/01 (14 Apr.'2005)
15	MACHHAPUCHCHHRE BANK LIMITED	2061/08/01 (16 Nov. 2004)	2062/01/18 (01 May. 2005)
16	LAXMI BANK LIMITED	2062/01/20 (03 May. 2005)	2062/02/18 (01 June 2005)
17	SIDHARTHA BANK LIMITED	2061/05/16 (01 Sep.2004)	2062/01/18 (01 May.2005)
18	AGRICULTURAL DEV. BANK/NEPAL	2060/09/08 (23 Dec '03)	2061/04/01 (16 Jul '2004)