

**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 Aswin, 2062 (Mid-Oct-2005)

**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	2.00	2.50	-	-	-	-	2.25	2.75	-	-	2.50	3.00	2.75	3.25	3.25	3.75	-	-
RBB	2.00	2.00	-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25	-	-
NABIL	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	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
SCBL	1.75	2.00	-	-	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	0.5-3.25	0.5-3.25	-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.00	4.50	4.5-5.25
NBB	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	75-3.25	2.5-3.25	-	-	2.25	-	2.25	-	-	-	2.50	3.00	3.00	3.50	3.50	4.00	4.00	4.50
BOK	2.25-2.5	2.25-2.5	1.50	1.50	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.4-5	4.4-5	5.00	5-5.25
NCCB	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	4.00	5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.75	5.25-5.5	-
NICB	3.00	1.25-5	-	-	1.75	1.75	2.25	2.25	-	-	2.75	2.75	3.00	3.5-3.75	3.75	4.25-4.5	4.25-5.25	4.25-5.5
MBL	4.00	4.00	2.25	-	-	-	3.25	-	-	-	3.75	3.75	-	4.00	4.25	4.50	4.50	4.75-5.25
KBL	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	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
SIDHARTHA	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	3.00	3.00	-	-	-	-	2.00	2-2.25	-	-	2.50	2.5-2.75	3.00	3-3.25	3.50	4-4.25	4-4.5	4.25-5

**Credit :**

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agnst HMG Bond		Against BG/CG		Agnst 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	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-	
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	7-7.5	9.00	9.00	10.00	10.00	-	-	
NIB	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	-	-	-	-	
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	9.10-10.50	9.10-10.50	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	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	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	-	-	-	-	
NBB	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	9-11.5	8-11	7.5-8.5	7-8	7.5-10	6.75-10	+1.5%	+1.25%	5.5-6.5	5-6	7.5-8.5	7.5-8.5	-	-	8.5-12	8-11	
BOK	10-13.50	10-13.50	4-10.5	4-10.5	8-12.50	8-12.5	8-10.5	8-10.5	6.5-8	6.5-8	-	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	10-11	9-11	-	-	+1.5%, +2%	1.5+2%	9.00	9.00	10.50	10.50	-	-	10-13.5	12.5-13.5	
LBL	11-13	11-13	-	-	9-10.5	9-10.5	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5	
NICB	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	10-12	10-12	9-9.5	9-9.5	8-10.50	8-10.50	+1.5%	+1.5%	6.00	6.00	7.50	7.50	9.00	9.00	-	-	
KBL	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	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	-	-	-	-	8.5-9.5	-	
SIDHARTHA	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	11.5-15.5	11.5-12.5	-	-	-	-	-	+2%	-	6.50	-	-	-	-	-	10-13	10.00

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	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50	-	-	5-11.5@	5-11@
RBB	-	-	13.00	11.50	8.50	8.50	-	11.00	11.00	-	12.00	11.00	APCD	APCD	4-12	5-11
NABIL	-	-	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	-	-	4-12.75	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
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	-	-	11.5-12	11.5-12	7-9	7-9	11-12.5	11-12.5	-	-	9.5-10.5	9.5-10.5	-	-	7-12.50	7-12.50
NBB	-	-	8-9.5	11.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50	APCD	APCD	7-13	6-10.5
EBL	8.5-11.5	8-11	11-12	-	10-11	4.5-10	10-12	8-11	7.5-10.5	8-11	10.5-12	6-7	-	-	4-12	4.5-11
BOK	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
NCCB	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	APCD	9-14	9-14.5
LBL	9.5-13	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5	-	-	4.5-15	4.5-15
NICB	-	-	-	-	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	-	-	10.50-12	10.50-12	5-11	5-11	10.50-12	10.50-12	10-12	10-12	10.00	6.5-9.5	APCD	APCD	7.75-12.5	7.75-12.5
KBL	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	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
SIDHARTHA	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	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00	-	-	12.5-15.5	10-12.5

B.C. = Before Change  
 Exis. = Existing

APCD = As Per Consortium Decision

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.....	2062/01/23(06 May, 2005)	2062/03/01(15 June, 2005)
RASTRYA BANJYA BANK .....	2061/10/01 (14 Jan, 2005)	2062/04/01 (16 Jul, 2005)
NABIL BANK LTD. ....	2061/07/12 (28 Oct, 2004)	2062/02/07 (21 May, 2005)
NEPAL INVESTMENT BANK .....	2061/04/01 (16 Jul, 2004)	2062/01/01 (14 Apr, 2005)
STANDARD CHARTERED BANK .....	2061/10/01 (14 Jan, 2005)	2062/03/17 (01 Jul, 2005)
HIMALAYAN BANK LTD. ....	2059/05/01 (17 Aug, 2002)	2061/07/01 (17 Oct, 2004)
NEPAL SBI BANK .....	2062/02/17 (31 May, 2005)	2062/04/09 (24 Jul, 2005)
NEPAL BANGLADESH BANK .....	2061/02/01 (14 May, 2004)	2062/03/31 (15 Jul, 2005)
EVEREST BANK .....	2061/05/07 (23 Aug, 2004)	2062/05/01 (17 Aug, 2005)
BANK OF KATHMANDU .....	2062/02/01 (15 May, 2005)	2062/04/17 (01 Aug, 2005)
NEPAL CREDIT & COM. BANK LTD. ....	2061/08/01 (16 Nov, 2004)	2062/01/18 (01 May, 2005)
LUMBINI BANK LIMITED.....	2061/10/01 (14 Jan, 2005)	2062/02/08 (22 May, 2005)
NEPAL INDUSTRIAL & COMM.BANK LTD.....	2062/02/01 (15 May, 2005)	2062/05/01 (17 Aug, 2005)
KUMARI BANK LTD.....	2061/08/01 (16 Nov, 2004)	2062/01/01 (14 Apr, 2005)
MACHHAPUCHHRE BANK LTD.....	2062/01/18 (01 May, 2005)	2062/05/01 (17 Aug, 2005)
LAXMI BANK LTD .....	2062/01/20 (03 May, 2005)	2062/02/18 (01 June, 2005)
SIDHARTHA BANK LTD .....	2061/05/16 (01 Sep, 2004)	2062/01/18 (01 May, 2005)
AGRI DEV. BANK/NEPAL .....	2061/04/01 (16 Jul, 2004)	2062/04/01 (16 Jul, 2004)