

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 Kartik,2062 (Mid-Nov-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	2.00	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	7.5-3.25	2.5-3.25	-	-	2.25	-	2.25	-	-	-	2.50	3.00	3.00	3.50	4.00	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	4.25	5.00	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
MHL	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		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	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-
RBB	11.00	11.00	8.00	8.00	8-9	8-9	+1.5%	+1.5%	7.00	7.00	8.50	8.50	-	-	-	-
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	6.50-11.5	8.5-11	7.5-9	-2% +3%	+2%+3%	7.5-9.5	6.5-8	9-10.50	8.5-9.50	11.5-13	10-11	8.50-13.50	10-11.5
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	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	13-14.70	8.05-10.11	7.9-3.25	9.0-10.0	7.75-10.0	2.0	2.0	1.131	1.74	3-3.995	4%	-	-	-	-

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	7-13
SCBL	9-14	11-11.5	-	-	10.00	7.50	11.5-14	10-11.5	11.50-13	9-10	9.00	7-9.5	-	-	6.50-14.50	6.50-13
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	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50	-	-	APCD	7-13
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	9-14
LBL	9.5-13	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11-13	11-13	11-13	10.5-11.5	10.5-11.5	-	-	-	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
MHL	-	-	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	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

Notes:	Banks	Effective Date	
		Before Change	Existing
a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.	NEPAL BANK LTD.....	2062/01/23(06 May, 2005)	2062/03/01(15 June, 2005)
b. c) Trust receipt facility, cash credit, loan against approved shares.	RASTRYA BANCIYA BANK	2062/04/01 (16 Jul, 2005)	2062/07/01 (18 Oct, 2005)
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.	NABIL BANK LTD.	2061/07/12 (28 Oct, 2004)	2062/02/07 (21 May, 2005)
* or min 12.5	NEPAL INVESTMENT BANK	2061/04/01 (16 Jul, 2004)	2062/01/01 (14 Apr, 2005)
e.# 5.5% In Bal & Mahila Suraksha Deposits.	STANDARD CHARTERED BANK.....	2062/03/17 (01 Jul, 2005)	2062/07/01 (18 Oct, 2005)
f.** Foreign Currency(US Dollars) 1.0% P.A.	HIMALAYAN BANK LTD.	2059/05/01 (17 Aug, 2002)	2061/07/01 (17 Oct, 2004)
g. *2% on foreign currency	NEPAL SBI BANK	2062/02/17 (31 May, 2005)	2062/04/09 (24 Jul, 2005)
h.!! Foreign Currency(US Dollars)1.5% P.A, Saving Premium 4.5%	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	2062/04/17 (01 Aug, 2005)	2062/07/01 (18 Oct, 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)
	MACHHAPUCHCHHRE 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)