

NEPAL RASTRA BANK
BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT
POLICY, PLANNING, STATISTICS AND BANKING PROMOTION DIVISION
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADBN
As at Marga, 2062 (15-Dec-2005)

(in %)

Banks	Savings		Fixed															
	B.C.	Exis.	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.
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	-	-
NABL	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	-	-	2.00	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	2.75-3.25	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	5.5-25	5.5-25
NCCB	4.50	4.25-5	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.55-5	4.9-5	5.4-6.40	5.4-6.40
LDL	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	4.25-5.5	4.25-5.5
MBL	4.00	4.00	-	-	-	-	-	-	-	-	3.75	2.5-3	4.00	3.5-4	4.50	4.5-4.75	4.75-5.50	4.75-5.50
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

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agst HMG Bond		Against BG/CG		Agst other Garan.		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	-	-	-	-	
NABL	-	-	4-11	4-11	8.5-10.5	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	-	-	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	
HBL	10.5-13.25	9-12	9-9.5	8.25-8.75	7.75-12.75	7.4-11.75	+2%	+2%	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	-	-	1.3%	+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	5-10.5	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	13-14.5	13-14.5	9-11	10-11	-	-	1.5%	+2%	+1.5%	+2%	9.00	9.00	10.50	10.50	-	12.5-13.5	
LDL	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	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	-	-	11.50	11.50	8.50	8.50	11.00	11.00	-	-	11.00	11.00	APCD	APCD	5-11	5-11
NABL	-	-	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	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	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	7.5-11	-	-	4-13.50	5-13.50
NCCB	13-14	11-14	12-13	12-13	7-11	7-11	12.5-14	12.5-14	-	-	11.5-12.5	11.5-12.5	-	-	9-14.5	9-14
LDL	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	-	-	10.50-12	10.50-12	5-11	5-11	10.50-12	10.50-12	10-12	10-12	6.5-9.5	8.5-9.5	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

Note	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(13 June, 2005)
b. () Trust receipt facility, cash credit, loan against approved shares.	RASTRIVA BANJYA BANK.....	2062/04/01(16 Jul, 2005)	2062/07/01(18 Oct, 2005)
c. \ Trust Receipt, Personal Loans, Demand Loans.	NABL BANK LTD.....	2061/07/12(28 Oct, 2004)	2062/02/07(21 May, 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.	NEPAL INVESTMENT BANK.....	2061/04/01(16 Jul, 2004)	2062/01/01(14 Apr, 2005)
* or min 12.5	STANDARD CHARTERED BANK.....	2062/03/17(01 Jul, 2005)	2062/07/01(18 Oct, 2005)
e.# 5.5%ln Bal & Mehila Suraksha Deposits.	HIMALAYAN BANK LTD.....	2059/05/01(17 Aug, 2002)	2061/07/01(17 Oct, 2004)
f.* Foreign Currency(US Dollars)1.0% P.A.	NEPAL SBI BANK.....	2062/04/09(24 Jul, 2005)	2062/08/01(16 Nov, 2005)
g. *2% on foreign currency	NEPAL BANGLADESH BANK.....	2061/02/01(14 May, 2004)	2062/03/31(15 Jul, 2005)
h.!! Foreign Currency(US Dollars)1.5% P.A.,Saving Premium 4.5%	EVEREST BANK.....	2061/05/07(23 Aug, 2004)	2062/05/01(17 Aug, 2005)
	BANK OF KATHMANDU.....	2062/07/01(18 Oct, 2005)	2062/08/22(07 Dec, 2005)
	NEPAL CREDIT & COM. BANK LTD.....	2062/01/18(01 May, 2005)	2062/06/01(17 Sep, 2005)
	LUMBINI BANK LIMITED.....	2061/01/01(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.....	2062/05/01(17 Aug, 2005)	2062/08/16(01 Dec, 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)