

**NEPAL RASTRA BANK**  
**BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT**  
**POLICY, PLANNING, STATISTICS AND BANKING PROMOTION DIVISION**  
**INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADBN**

**Deposits :**

(in %)

Banks	Savings		7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
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	3.50	4.00	4.50	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	5-6.05	5.4-6.40
LBL	4.00	5.00	-	-	-	-	-	-	-	-	4.00	4.00	4.00	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
MBL	4.00	4.00	-	-	-	-	-	-	-	-	3.75	2.5-3	4.00	3.5-4	4.50	4.5-4.75	4.75-5.25	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
SIDHARTH	4.50	4.50	1.50	1.50	2.50	2.50	2.75	2.75	-	-	3.25	3.25	3.50	3.50	4.50	4.50	5.00	5.5-25
ADBN	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/C/G	Agst other Guran.	Industrial Loan										
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	8.5-10	7-8	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	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	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%	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	-	-	-
SIDHARTH	9-11.5	9-11.5	9-10.5	9-10.5	7.5-10.5	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	-	-
ADBN	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									
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	
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	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	-	-	-	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	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	-	-	APCD	9-14.5	9-14
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	6.5-9.5	8.5-9.5	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	
SIDHARTH	9.5-12	9.5-12	11-12	11-12	7.5-11	7.5-11	10-12	9-12	10-12	10-12	11-12	11-12	-	-	7.5-12.5	7.5-12.5	
ADBN	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00	-	-	12.5-15.5	10-12.5	

= Before Change  
 = Existing

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.
- !+ Foreign Currency(US Dollars) 1.0% P.A.
- ^ 2% on foreign currency
- h.!! Foreign Currency(US Dollars)1.5% P.A.,Saving Premium 4.5%

**Banks**

- NEPAL BANK LTD.....
- RASTRIVA BANUVA BANK .....
- NABL BANK LTD. ....
- NEPAL INVESTMENT BANK .....
- STANDARD CHARTERED BANK .....
- HIMALAYAN BANK LTD. ....
- NEPAL SBI BANK .....
- NEPAL BANGLADESH BANK .....
- EVEREST BANK .....
- BANK OF KATHMANDU .....
- NEPAL CREDIT & COM. BANK LTD.....
- LUMBINI BANK LIMITED .....
- NEPAL INDUSTRIAL & COMM BANK LTD.....
- KUMARI BANK LTD.....
- MACHHAPUCHHRE BANK LTD.....
- LAXMI BANK LTD .....
- SIDHARTH BANK LTD .....
- AGRI DEV. BANK/NEPAL .....

**Before Change**

- 2062/01/23/06 May. 2005
- 2062/04/01 (16 Jul. 2005 )
- 2061/07/12 (28 Oct. 2004)
- 2061/04/01 (16 Jul. 2004 )
- 2062/03/17 (01 Jul. 2005 )
- 2059/05/01 (17 Aug. 2002 )
- 2062/04/09 (24 Jul. 2005 )
- 2061/02/01 (14 May 2004 )
- 2061/05/07 (23 Aug 2004 )
- 2062/07/01 (18 Oct 2005 )
- 2062/01/18 (01 May. 2005 )
- 2061/10/01 (14 Jan. 2005 )
- 2062/02/01 (15 May. 2005)
- 2061/08/01 (16 Nov.2004)
- 2062/05/01 (17 Aug. 2005 )
- 2062/01/20 (03 May. 2005 )
- 2062/01/18 (01 May.2005)
- 2061/04/01 (16 Jul 2004 )

**Existing**

- 2062/03/01 (15 June. 2005)
- 2062/07/01 (18 Oct. 2005 )
- 2062/02/07 (21 May. 2005)
- 2062/01/01 (14 Apr. 2005 )
- 2062/07/01 (18 Oct.2005 )
- 2061/07/01 (17 Oct.2004 )
- 2062/08/01 (16 Nov. 2005 )
- 2062/03/31 (15 Jul 2005 )
- 2062/05/01 (17 Aug 2005 )
- 2062/08/22 (07 Dec 2005 )
- 2062/06/01 (17 Sep. 2005 )
- 2062/02/08 (22 May. 2005)
- 2062/05/01 (17 Aug. 2005)
- 2062/01/01 (14 Apr.2005)
- 2062/08/16 (01 Dec. 2005 )
- 2062/02/18 (01 June 2005 )
- 2062/09/01 (16 Dec.2005)
- 2062/04/01 (16 Jul 2004 )