

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 Falgun 2062 (Mid-March-2006)

Deposits :

(in %)

Banks	Savings		Special Savings		Fixed															
	B.C.	Exis.	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	-	-
NABIL	2-3	2.00		3-4	-	-	2.50	2.50	3.00	3.00	-	-	3.25	3.25	3.50	3.50	4.00	4.00	3.25-4	4-4.25
NIB	2.75-3	2.50		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	2.00		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	3.25	3.25			-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.50	4.5-5.25	5.25
NBB	4.50	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	3.25	3.25		2.75	-	-	2.25	-	2.25	-	-	-	2.50	3.00	3.00	3.50	3.50	4.00	4.50	
BOK	2.25-2.5	2.50		2.25-4.25	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	4.50		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		5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	5.00	4.75	5.25-5.5
NICB	3.00	3.00		5.00	-	-	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		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	4.00	5.00	-	-	2.00	2.00	2.25	2.25-2.5	-	-	2.50	2.5-3	3.50	3.5-4	4.00	4-4.5	4.75	4.75-5.75
LAXMI	3.5-4.5	3.50		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		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
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		Against HMG Bond		Against BG/CG		Against 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	-	-	9-11	9-11	8.5-11	8.5-11	7.00	7.00	7-7.5	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	6.50-11.5	6.50-11.5	7.5-9	7.5-9	+2%,+3%	+2%,+3%	6.5-8	6.5-8	8.5-9.50	8.5-9.50	10-11	10-11	10-11.5	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%	+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	-	-	-	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	7.5-9	-	-	8.5-9.5	-	
SIDHARTHA	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	
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
NABIL	-	-	11-12	11-12	6-9	6-9	11-13	11-13	10-12	10-12	7-12.5	7-12	-	-	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	11-11.5	11-11.5	-	-	7.50	7.50	10-11.5	10-11.5	9-10	9-10	7-9.5	7-9.5	-	-	6.50-13	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	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	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	APCD	7.75-12.5	7.75-12.5
KBL	10.5-12	10.5-12	12-13	10-12	6-7	6-7	11-12	11-12	10-12	10-12	10-12	9-11	-	-	10-12.5	8-13
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	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
ADB/N	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00	-	-	12.5-15.5	10-12.5

B.C. = Before Change

APCD = As Per Consortium Decision

Exis. = Existing

Effective Date

Note :

a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.

Banks

	Before Change	Existing
NEPAL BANK LTD (NBL)	2062/01/23(06 May '2005)	2062/03/01(15 June '2005)
RASTRIVYA BANVIYA BANK (RBB)	2062/07/01 (18 Oct '2005)	2062/10/01 (14 Jan '2006)
NABIL BANK LTD (NABIL)	2062/02/07 (21 May '2005)	2062/06/01 (17 Sep '2005)
NEPAL INVESTMENT BANK (NIB)	2061/04/01 (16 Jul '2004)	2062/01/01 (14 Apr '2005)
STANDARD CHARTERED BANK (SCBL)	2062/07/01 (18 Oct '2005)	2062/10/01 (14 Jan '2006)
HIMALAYAN BANK LTD. (HBL)	2061/07/01 (17 Oct '2004)	2062/03/01 (15 Jun '2005)
NEPAL SBI BANK (NSBI)	2062/08/01 (16 Nov '2005)	2062/10/18 (31 Jan '2006)
NEPAL BANGLADESH BANK (NBB)	2061/02/01 (14 May '2004)	2062/03/31 (15 Jul '2005)
EVEREST BANK (EBL)	2061/05/07 (23 Aug '2004)	2062/05/01 (17 Aug '2005)
BANK OF KATHMANDU (BOK)	2062/07/01 (18 Oct '2005)	2062/08/22 (07 Dec '2005)
NEPAL CREDIT & COM. BANK LTD.(NCCB)	2062/01/18 (01 May '2005)	2062/06/01 (17 Sep '2005)
LUMBINI BANK LIMITED (LBL)	2061/10/01 (14 Jan '2005)	2062/02/08 (22 May '2005)
NEPAL INDUSTRIAL & COMM.BANK LTD.(NICB)	2062/02/01 (15 May '2005)	2062/05/01 (17 Aug '2005)
MACHHAPUCHCHHRE BANK LTD.(MPBL)	2062/05/01 (17 Aug '2005)	2062/08/16 (01 Dec '2005)
KUMARI BANK LTD.(KBL)	2062/01/01 (14 Apr '2005)	2062/06/15 (01 Oct '2005)
LAXMI BANK LTD (LAXMI)	2062/01/20 (03 May '2005)	2062/02/18 (01 Jun '2005)
SIDHARTHA BANK LTD (SIDHARTHA)	2062/01/18 (01 May '2005)	2062/09/01 (16 Dec '2005)
AGRI DEV. BANK/NEPAL (ADB/N)	2061/04/01 (16 Jul '2004)	2062/04/01 (16 Jul '2004)