

**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 Asar, 2063 (Mid-July-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	3.25-3.5	-	-
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	5.25	4.50
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	4.00	4.50
BOK	2.50	2.50	2.25-4.25	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	4.25	5.00	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	-	-	-	-	-	-	-	-	2.5-3	2.5-3	3.5-4	3.5-4	4.5-4.75	4.5-4.75	4.75-5.50	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	3.50	3.5-4	3.5-4.5	4.4-5	-	-	-	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.50	4.25-5	4.5-5.25	-
SIDHARTHA	4.50	4.50	4.50	4.5-5	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		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	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	5-10.5	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	7.5-8.5	8-10.50	7.5-9	+1.5%	+1.5%	6.00	6.00	7.50	7.00	9.00	8.50	-	-	
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	9.5-11	9.5-11	9-10	9-10	7-9.5	7-9.5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	-	-	-	-	
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		Deprived 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	7.5-11	7.5-11	-	-	5-13.50	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
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	10.00	5-11	5-10	10.50-12	10-11	10-12	9-11	8.5-9.5	8.5-9.5	APCD	APCD	7.75-12.5	6.5-11
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	-	-	9.5-11	9.5-11	5-9	5-9	9-11	9-11	7.5-11	7.5-11	5-10	5-10	-	-	5-11	5-12
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

**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)
RASTRIVA BANLIYA BANK (RBB)	2062/10/01 (14 Jan. '2006.)	2063/01/01 (14 Apr. '2006.)
NABIL BANK LTD.(NABIL)	2062/06/01 (17 Sep. 2005)	2063/01/06 (19 Apr. 2006)
NEPAL INVESTMENT BANK (NIB)	2061/04/01 (16 Jul. '2004)	2062/01/01 (14 Apr. '2005)
STANDARD CHARTERED BANK. (SCBL)	2062/10/01 (14 Jan.'2006)	2063/01/01 (14 Apr.'2006)
HIMALAYAN BANK LTD. (HBL)	2061/07/01 (17 Oct.'2004)	2062/03/01 (15 Jun.'2005)
NEPAL SBI BANK (NSBI)	2063/01/06 (19 Apr. '2006)	2063/03/10 (24 June. '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)	2063/01/13 (26 Apr '2006)	2063/03/07 (21 June '2006)
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)
MACHHAPUCHHRE BANK LTD.(MPBL)	2062/08/16 (01 Dec. 2005)	2062/12/20 (02 Apr. 2006)
KUMARI BANK LTD.(KBL)	2062/06/15 (01 Oct.'2005)	2063/01/04 (17 Apr.'2006)
LAXMI BANK LTD (LAXMI)	2062/02/18 (01 June 2005)	2062/12/19 (01 Apr 2006)
SIDHARTHA BANK LTD (SIDHARTHA)	2062/09/01 (16 Dec.2005)	2062/12/19 (01 Apr 2006)
AGRI DEV. BANK/NEPAL (ADB/N)	2061/04/01 (16 Jul '2004)	2062/04/01 (16 Jul '2004)

**Effective Date**

Before Change	Existing
2062/01/23(06 May. 2005)	2062/03/01(15 June. 2005)
2062/10/01 (14 Jan. '2006.)	2063/01/01 (14 Apr. '2006.)
2062/06/01 (17 Sep. 2005)	2063/01/06 (19 Apr. 2006)
2061/04/01 (16 Jul. '2004)	2062/01/01 (14 Apr. '2005)
2062/10/01 (14 Jan.'2006)	2063/01/01 (14 Apr.'2006)
2061/07/01 (17 Oct.'2004)	2062/03/01 (15 Jun.'2005)
2063/01/06 (19 Apr. '2006)	2063/03/10 (24 June. '2006)
2061/02/01 (14 May '2004)	2062/03/31 (15 Jul '2005)
2061/05/07 (23 Aug '2004)	2062/05/01 (17 Aug '2005)
2063/01/13 (26 Apr '2006)	2063/03/07 (21 June '2006)
2062/01/18 (01 May. '2005)	2062/06/01 (17 Sep. '2005)
2061/10/01 (14 Jan. 2005)	2062/02/08 (22 May. 2005)