

**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 Aswin, 2063 (Mid-Oct-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	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	4.00	4.50	4.25	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	-	-	-	-	-	-	-	-	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 Guaran.		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%	6.00	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	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	10.00	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)
RASTRIVYA BANLIYA BANK (RBB)	2063/01/01 (14 Apr. '2006	2063/04/01 (17 July, 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)	2063/01/01 (14 Apr.'2006	2063/04/01 (17 July.'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
MACHHAPUCHCHHRE 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**