

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 Poush (Mid-Jan-2007)

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% | +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 | 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) |
| RASTRYA BANLIYA BANK (RBB) | 2063/04/01 (17 July. '2006 | 2063/07/01 (18 Oct. '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) |