

**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 2064, Bhadra (Mid-Sep-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	2.00							2.00	2.00			2.25	2.25	2.50	2.50	3.00	3.00	3.50	3.50
RBB	2.00	2.00											2.25	2.25	2.50	2.50	3.25-3.5	3.25-3.5		
NABIL	2.00	2.00	3-4	3-4			2.50	1.75	3.00	2.00			3.25	2.75	3.50	3.00	4.00	3.50	4-4.25	3.75-4.25
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	
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	2.00	2.00	2.75	2.75			1.75	1.75	2.00	2.00			2.50	2.50	3.00	3.00	3.75	3.75	3.75	3.75
NSBI	3.25	3.00							2.75	2.75			3.25	3.25	3.75	3.75	4.00	4.00	4.50	4.00
NBB	4.50	4.50	3.5-4.75	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	3.00	2.75	2.75						2.75		2.75	3.00	3.00	3.50	3.50	4.00	4.00	4.50	4.50
BOK	2.50	2.25	2.25-4.25	2.00	1.50	1.50	2.00	2.00	2.50	2.50			3.00	3.00	3.50	3.25	4-4.5	3.5-3.75	5-5.25	3-4.25
NCCB	4.50	4.50		4.25-5									4.00	4.00	4.50	4.50	4.9-5	5.00	5-4.6-40	5.50
LBL	5.00	5.00	5.00	2.5-5									4.00	4.00	4.50	4.50	5.00	5.00	5.25-5.5	5.25-5.5
NICB	3.00	3.00	5.00	5.00			1.75		2.25				2.75	2.50	3.5-3.75	3.25	4.25-4.5	4-4.25	4.25-5.5	4.75-5
MBL	4.00	4.00	4.00	4.00									2.5-3	2.5-3	3.5-4	3-3.5	4.5-4.75	3.5-4	4.75-5.50	4-5
KBL	3.00	2.75	4.00	3.5-4.5			2.00	2.00	2.25-2.5	2.25-2.5			2.5-3	2.5-3	2.75-3.25	2.75-3.25	3.75-4	3.75-4	4.25-4.75	4.25-4.75
LAXMI	3.50	3.5-4	4-4.5	4-4.5					2.50	2.50			3.00	3.00	3.50	3.50	4.25-5	4.25-4.75		4-5.5
SIDHARTHA	5.00	5.00	4.50	4.25	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	5.00
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
GLOBAL		4.00		4-5						3.00				3.50		4.00		4.50		4.75-5
CITIZENS		4.00				1.50					3.50			3.75		4.00		4.25		5.00

**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	8.00	8.00	-	-	+1.5%	+1.5%	6.50	6.50	7.00	7.00	-	-	-	-
RBB	11.00	10.00	8.00	8.00	8.00	8.00	+1.5%	+1.5%	5.00	5.00	8.50	7.00	-	-	-	-
NABIL	-	-	9.50	7-10.5	8.5-11	7-10.5	7.00	7.00	7-7.5	7-7.5	9.00	7.50	10.00	8.50	-	-
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	9-12	8-10	8.25-8.75	6-8.75	7.4-11.75	6-9.5	+2%	+2%+2.5%	5-6	6.50	8.25-9.25	6.5-8	-	-	8.25-12.75	-
NSBI	8.5-11	8.5-11	6.5-9	6.5-9	-	-	+1%+2%	+1%+2%	6.5-7	6.5-7	7.5-9.5	7.5-9.5	-	-	-	-
NBB	-	-	9-9.5	9-9.5	-	-		+2%	7.50	7.50	8.00	8.00	-	-	10-12	10-10.5
EBL	8-11	8-11	7-8	7-8	6.75-10	6.75-10	+1.25%	+1.25%	5-6	5-6	7.5-8.5	7.5-8.5	-	-	8-11	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	10-12	-	-	9-10.5	8-10	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	8-12
NICB	7-11	6-12.5	6-10.5	6-10.5	7-10.5	8-10	+2%+3%	+2%+3%	6-8	6-8	6.5-8.5	6.5-8.5	-	-	-	-
MBL	10-12	9-11	7.5-8.5	7.5-8.5	7.5-9	7.5-9	+1.5%	+1.5%	6.00	6.00	7.00	7.00	8.50	8.50	-	-
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8.00	8-11	+2%	+2%	7.75-9	7.75-9	-	9.50	9.5-10	9.5-10	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	9.75-11	9.75-11	8.5-10.5	8.5-10.5	8-9.5	8-9.5	+2%	+2%	7.5-8	7.5-8	8.5-9	8.5-9	9-9.5	9-9.5	8-10.5	8-10.5
ADB Ltd	11.5-15.5	11.5-12.5	-	-	-	-	+2%	+2%	-	6.50	-	-	-	-	10-13	10-10
GLOBAL		9-11					+2,+2.5	+2		6.50		8.5-9				7-11.25
CITIZENS		9-12		8.50			+2	+2		7.50		8.00		8.5		8.25-11

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	-	-	10.00	10.00	7.50	7.50	-	-	10.00	10.00	10.50	10.50			5-11	4-11
RBB	-	-	13.00	10.50	8.50	7.50	11.00	10.00			7.00	7.00	APCD	APCD	5-13	5-11
NABIL	-	-	11-12	9.5-11	6-9	4.5-9	11-13	9-12	10-12	8-11.5	7-9.5	6.5-12			7-13	6.5-12
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	8.25-12.5	-	11-12.25	10.00	4.5-8.25	4.5-8.25	9.5-11.75	8-10.5	-	-	9-11.5	8-9			6-13.5	6-12
NSBI	-	-	9.5-11	9.5-11	7-9	7-9	8.5-11	8.5-11	-	-	8.5-9.5	8.5-9.5			6.25-11	6.25-11
NBB	8.9-5	8.9-5	10.00	10.00	9.50	9.50	-	-	-	9.00	9.50	9.50	APCD	APCD	6-10.5	7.5-10.5
EBL	8-11	8-11	-	-	4.5-10	4.5-10	8-11	8-11	8-11	8-11	6-7	8.5-10.5			4.5-11	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	9-14.5	9-14
LBL	9.5-13	8.5-12	11.5-12	-	7-10	5-8	11.5-13	10.5-12	11-13	9.5-12	10.5-11.5	10.5-11.5			4.5-15	5-13
NICB	-	-	-	-	7.5-9.5	7.5-9.5	9-12.5	7-14	8-11	10-12	8-11	9-11			6-14	6-14
MBL	-	-	10.00	10.00	5-10	5-10	10-11	10-11	9-11	9-11	8.5-9.5	8.5-9.5	APCD	APCD	6.5-11	6.5-11
KBL	10.5-12	10.5-12	10-12	10-12	6-7	6-7	11-12	11-12	10-12	10-12	9-11	9-11			8-13	6-13
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			5-12	5-12
SIDHARTHA	8.5-11	8.5-11	9.5-10.5	9.5-10.5	6-8	6-8	9.75-11	8.5-11	9.5-11	9.5-11	8.5-11	8.5-11			7-11	7-11
ADB/N	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00			12.5-15.5	10-12.5
GLOBAL		8-12		11.00			6-10				8.5-10.5	10-11				6-12
CITIZENS		8.5-12									8.5-11.5	7-10		APCD		7-12

B.C. = Before Change

Exis. = Existing

APCD = As Per Consortium Decision

**Effective Date**

**Banks**

**Before Change**

**Existing**

NEPAL BANK LTD (NBL).....	2063/09/01 (16 Dec '2006 )	2064/04/14 (30 Jul '2007 )
RASTRYA BANDIYA BANK (RBB) .....	2064/01/01 (14 April '2007. )	2064/04/01 (17 Jul '2007. )
NABIL BANK LTD.(NABIL) .....	2063/06/01 (17 Sep. 2006)	2063/12/07 (21 March 2007)
NEPAL INVESTMENT BANK (NIB) .....	2061/04/01 (16 Jul. '2004 )	2062/01/01 (14 Apr. '2005 )
STANDARD CHARTERED BANK. (SCBL).....	2064/01/01 (14 April '2007 )	2064/04/01 (17 Jul '2007 )
HIMALAYAN BANK LTD. (HBL).....	2062/03/01 (15 Jun.'2005 )	2063/10/01 (15 Jan.'2007 )
NEPAL SBI BANK (NSBI).....	2064/01/30 (13 May. '2007 )	2064/04/25 (10 Aug. '2007 )
NEPAL BANGLADESH BANK. (NBB).....	2062/03/31 (15 Jul '2005 )	2064/04/15 (31 Jul '2007 )
EVEREST BANK (EBL).....	2062/05/01 (17 Aug '2005 )	2063/09/01 (16 Dec '2006 )
BANK OF KATHMANDU. (BOK).....	2063/08/10 (26 Nov '2006 )	2063/12/01 (15 Mar '2007 )
NEPAL CREDIT & COM. BANK LTD.(NCCB).....	2062/06/01 (17 Sep. '2005 )	2063/07/02 (19 Oct. '2006 )
LUMBINI BANK LIMITED.(LBL).....	2063/03/32 (16 July. 2007)	2064/05/01 (18 August. 2007)
NEPAL INDUSTRIAL & COMM.BANK LTD.(NICB).....	2062/05/01 (17 Aug. '2005)	2063/04/01 (17 Jul.'2007 )
MACHHAPUCHHIRE BANK LTD.(MPBL).....	2062/12/20 (02 Apr. 2006 )	2063/05/16 (01 Sep. 2006 )
KUMARI BANK LTD.(KBL).....	2063/04/16 (01 Aug.'2006)	2064/04/01 (17 Jul.'2007)
LAXMI BANK LTD.(LAXMI).....	2062/12/19 (01 Apr.2006 )	2063/12/18 (01 Mar.2007 )
SIDHARTHA BANK LTD (SIDHARTHA) .....	2063/07/01 (18 Oct.2006)	2063/10/01 (15 Jan.2007 )
AGRICULTURE DEVELOPMENT BANK LTD (ADB Ltd).....	2061/04/01 ( 16 Jul '2004 )	2062/04/01 ( 16 Jul '2004 )
GLOBAL BANK LTD (GLOBAL).....	-	2064/03/01 ( 15 June '2007 )
CITIZENS BANK INTERNATIONAL LTD (CITIZENS).....	-	2064/04/01 ( 17 Jul '2007 )