

**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, Fulgun (Mid-Mar-2008)*

**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	3.50	3.50	-
RBB	2.00	2.00		5.50	-	-	-	-	-	-	-	-	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	-	-	1.75	3.00	2.00	3.50	-	-	4.00	6.75	4.50	6.75	5.00	5.00	5-5.5	6.75
NIB	2.50	2.50	2.75	2.75	-	-	1.25	1.25	1.75	1.75	-	-	2.5-2.75	2.5-2.75	2.75-3	2.75-3	5-5.5	5-5.5	5.5-6	5.5-6
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	2.50	2.50	2.75-3
HBL	2.00	2.00	2.75	2.75-4	-	-	1.75	2.00	2.00	2.25	-	-	2.50	2.50	3.00	3.25	3.75	4.5-5.5	4.00	5.25-5.5
NSBI	3.00	3.00			-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	4.50	4.00	4.75	4.00	4.75
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	3.00	3.00	2.75	2.75-4	-	-	-	-	2.75	2.75	2.75	-	3.00	3.00	3.50	3.50	4.00	5.00	4.50	5.25-5.5
BOK	2.25	2.25	2.4-2.5	2.4-2.5	1.50	1.50	2.00	2.50	2.50	3.00	-	-	3.00	3.50	3.25	4.00	3.5-3.75	5.00	3.4-2.5	5.5-5.75
NCCB	4.50	4.50	4.25-5	4.75-5.25	-	-	-	-	-	-	-	-	4.00	4.50	4.50	5.00	5.00	5.50	5.50	6.00
LBL	5.00	5.00	2.5-5	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	1.25-5	3-5	-	-	1.75	2.75	2.25	3.25	-	-	2.50	3.50	3.25	4.25-4.75	4.4-2.5	5.5-2.5	4.5-5	5.5-6
MBL	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	-	2.5-3	3.50	3.3-5	4.50	3.25-3.75	5.25	3.75-4.75	5.5-6
KBL	3.00	3.00	3.5-4.5	3.5-4.5	-	-	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.50	5.00	5-5.5	5.5-6	6.00
LAXMI	3.5-4	3.50	4.4-5	3.5-4.5	-	-	-	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.25-4.75	4-5	4.5-5	4.5-5.5
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
ADBL	3.00	2.50			-	-	-	-	2.2-2.5	2.00	-	-	2.5-2.75	2.50	3.3-2.5	3.00	4.4-2.5	3.50	4.25-5	3.75-4.25
GLOBAL	4.00	4.00	4-5	4-5	-	-	2.50	2.50	3.00	3.50	-	-	3.50	3.75	4.00	4.50	4.50	5.00	4.75-5	5.5-6
CITIZENS	4.00	4.50		4.5-5.25	1.50	2.00	2.50	3.00	3.25	3.75	3.50	4.00	3.75	4.25	4.00	4.50	4.25	4.75	5.00	5.25-5.75
SUNRISE	4.00	6.50	4.25-4.5	4.25-5			2.50	2.50	3.00	3.00	-	-	3.50	3.50	4.00	4.00	4.25	4.75	4.50	5.25
BANK ASIA	4.00	4.75	4.4-7.5	4.5-2.5					2.75	2.75	-	-	3.00	3.00	4.00	4.00	4.25-4.75	5.75	4.5-5.5	6.00
PRIME	4.00	4.00	4.5-4.75	4.25-4.75			1.25	1.25	1.75	1.75	-	-	2.75	2.75-3	3.00	3-3.25	4.50	5-5.5	4.75-5	5.25-6

**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		-	-	+1.5%	+1.5%	6.50		7.00	7.00	-	-	-	-
RBB	10.00	11.00	8.00	8.00	8.00	8.00	+1.5%	+1.5%	5.00	6.00	7.00	7.00	6.00	6.00	-	-
NABIL	-	-	7-10.5	7-10.5	7-10.5	7-10.5	7.00	7.00	7-7.5	7-7.5	7.50	7.50	8.50	8.50	-	-
NIB	9.75-12	9.75-12	8.25-10.5	8.25-10.5	-	-	7-8	7-8	7.00	7.00	8.00	8.00	-	-	-	-
SCBL	6.50	6.50	5.50-11.5	5.50-11.5	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	8-10	8-10	6.8-7.5	7.25-9.75	6-9	7-9.5	+2%+2.5%	+1.5%+2.5%	6.50	7.00	7-8	7-8	-	-	-	-
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	8.5-11	7-8	7.5-10	6.75-10	7-10	+1.25%	+1.5%	5-6	7-8	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	10-12	10-11	7-9	-	-	+1.5%+2%	+1%+2%	9.00	7.50	10.50	9.00	-	-	12.5-13.5	-
LBL	10-12	10-12	-	-	8-10	8-10	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	8-12	8-12
NICB	6-11	7-11	4-9	7.5-9	7.5-9.5	7.5-9.5	+2%	7-9	6-8	7-8.5	6.5-8	7-8.5	-	-	-	-
MBL	9-11	10-11	7.5-8.5	7.5-9	7.5-9	7.5-9	+1.5%	+1.5%	6.00	7.00	7.00	7.00	8.50	8.50	-	-
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8-11	+2%	+2%	7.75-9	7.75-9	9.50	9.50	9.5-10	9.5-10	10-12	10-12
LAXMI	9.5-11	10-12	9-10	9-11	7-9.5	7.5-10	7.5-9	8-9.5	7.5-9	8.5-11	7.5-9	8-10	-	-	-	-
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
ADBL	11.5-12.5	11-12	-	11.00	-	11.00	+2%	+2%	6.50	6.00	-	-	-	-	10.00	9.5-10
GLOBAL	9-11	9-11	-	-	-	-	+2	+2	6.50	6.50	8.5-9	-	-	-	7-11.25	-
CITIZENS	9-12	9-12	8.50	8.50	-	-	+2	+2	7.50	7.50	8.00	8.00	8.50	8.5	8.25-11	8.25-11
SUNRISE	8-10.5	9-10.5	6.5-8.5	7.5-8.5	6.5-8.5	7.5-8.5	+2	+2	6.50	6.50	6.5-8	6.5-8	-	-	-	-
BANK ASIA	8-12	8-12	-	-	-	-	+2	+2	6.50	6.50	6.50	6.50	-	-	-	-
PRIME	9-10	10-11	7.5-9	8.5-9.5	-	-	7.00	+2	7.00	8.00	7.00	-	-	-	-	-

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	-	-	10.00	10.00	7.50	7.50	-	-	10.00	10.00	10.50	6.5-9	-	-	4-11	5-11
RBB	-	-	10.50	11.50	7.50	8.50	10.00	11.00	-	-	9.00	9.00	APCD	APCD	5-11	6-11.5
NABIL	-	-	9.5-11	9.5-11	4.5-9	5-9	9-12	9-12	8-11.5	8-11.5	6.5-12	7.5-12	-	-	6.5-12	7-12
NIB	-	-	-	-	4-9	4-9	11-12	11-12	9.75-12	9.75-12	9-11	9-11	-	-	6.5-13	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	-	-	-	-	4.5-8.25	5-8.75	8-10.5	8.5-10.5	-	-	7-9	7.5-9.5	-	-	6-10.5	5-10.5
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	6.5-11
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	5-10	8-11	8.5-11	8-11	8.5-11	8.5-10.5	9-10.5	-	-	4.5-11	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	11-14	-	12-13	-	7-11	7-11	12.5-14	10-12	-	-	11.5-12.5	9-12	APCD	APCD	9-14	7-12
LBL	8.5-12	8.5-12	-	-	5-8	5-8	10.5-12	10.5-12	9.5-12	9.5-12	10.5-11.5	10.5-11.5	-	-	5-13	5-13
NICB	-	-	-	-	6-8	6-8	9-11	9.5-11	8-10.5	8.5-10.5	6.99-9.99	6.99-10.49	-	-	6-11.5	6-11.5
MBL	-	-	-	-	5-10	5-10	10-11	10-11	9-11	10-11	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	-	-	6-13	6-13
LAXMI	-	-	9.5-11	-	5-9	7.5-10.5	9-11	10.5-12.5	7.5-11	8.5-11.5	5-10	8.5-10.5	-	-	5-12	7.5-13
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
ADBL	11.00	10.50	-	-	-	7.00	-	-	-	-	10.00	10.00	-	-	10-12.5	8-12
GLOBAL	-	-	8-12	11.00	-	-	6-10	-	-	-	10-11	-	-	-	6-12	-
CITIZENS	-	8.5-12	-	-	-	-	9-12	9-12	8.5-11.5	8.5-11.5	7-10	7-10	APCD	-	7-12	7-12
SUNRISE	-	-	-	-	4.5-9	5-9	8.5-11	9.5-11	-	-	7-10.5	8-10.5	-	-	6.5-11	6.5-12
BANK ASIA	-	-	-	-	-	-	9-11.5	9-11.5	8-12	8-12	-	-	-	-	6.5-11	6.5-11
PRIME	-	-	11.00	11.00	-	-	9.00	10-11	9.00	10-11	7.5-10	9-11	-	-	7-12	6.5-12

B.C. = Before Change

Exis. = Existing

APCD = As Per Consortium Decision

**Effective Date**

Banks	Before Change	Existing
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