

**NEPAL RASTRA BANK
BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT
STATISTICS DIVISION**

INTEREST RATE STRUCTURE OF COMMERCIAL BANKS

As at 2065 Ashad (Mid July - 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	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	4.50	4.50	4.75	4.75	4.75	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	-	3.00	3.00	3.50	3.50	4.00	5.00	4.50	5.25-5.5
BOK	2.25	2.25	2-4.25	2-4.25	2.00	2.00	2.50	2.50	3.00	3.00	-	-	3.50	3.50	4.00	4.00	5.00	5.00	5.25-5.75	5.50
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	2-5	-	-	-	-	-	-	-	-	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	4-4.25	5-5.25	4-5	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	4.00	5-5.5	5-5-6	6.00
LAXMI	3.50	3.50	3.5-4.5	3.5-4.5	-	-	-	-	2.50	3.00	-	-	3.00	4.25	3.50	4.75	4-5	5-6	4.5-5.5	5-6
SIDHARTHA	5.00	5.00	4.50	-1.75	1.50		2.50		2.75	3.00			3.25	3.25	3.50	5.00	4.50	6.00	5.00	6.50
ADBL	3.00	2.50			-	-	-	-	2-2.25	2.00	-	-	2.5-2.75	2.50	3-3.25	3.00	4-4.25	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	4-4.75	4-5.25					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	4.25-4.75	4-6			1.25		1.75				2.75-3		3-3.25		5-5.5	6.00	5.25-6	6.50

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	8.00		-	-	+1.5%	+1.5%	6.50		7.00	7.00	-	-	-	-
RBB	11.00	11.00	8.00	8.00	8.00	8.00	+1.5%	6.00	7.00	7.00	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	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	8-10	8-10	6-8.75	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	8-11.5
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	8.5-11	7.5-9	8-10	-	-	-	-	
SIDHARTHA	9.75-11	10.25	8.5-10.5	8.5-10.0	8-9.5	8.50-9.00	+2%	+2%	7.5-8	9.00	8.5-9	9.50	9-9.5	10.00	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, +2.5		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	8.5	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	10-11	10-11	8.5-9.5	8.5-9.5			+2	+2	8.00	9.00						

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	-	8-11	10.00	10.00	10.50	6.5-9			4-11	5-11
RBB	-	-	11.50	11.50	8.50	8.50	11.00	11.00	-	-	9.00	9.00	APCD	APCD	6-11.5	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			6.5-11	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	10-12	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	7.00	8.5-11	10.25	9.5-11	10-10.25	8.5-11	8.5-11			7-11	7-11
ADBL	11.00	10.50	-	-	-	7.00	-	-	-	-	10.00	10.00			8-12	10.50
GLOBAL	-	-	8-12	11.00			6-10		9-12		8.5-10.5					6-12
CITIZENS	-	-	8.5-12						9-12	9-12	8.5-11.5	8.5-11.5		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			10-11	10-11	10-11	10-11	9-11	9-12			6.5-12	6.5-12

B.C. = Before Change

Exis. = Existing

APCD = As Per Consortium Decision

Effective Date

Banks	Before Change	Existing
NEPAL BANK LTD (NBL)	2064/04/14 (30 Jul '2007)	2064/10/07 (21 Jan '2008)
RASTRIYA BANCIYA BANK (RBB)	2064/12/03 (14 Mar. '2008.)	2065/01/01 (13 Apr. '20