

NEPAL RASTRA BANK
BANKING OPERATION DEPARTMENT
STATISTICS UNIT
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N
(As at 22,Jestha, 2059)

Deposits :

(in %)

Banks	Savings		Fixed															
			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.	B.C.	Exis.
NBL	5.50	5.00	2.00	2.00	2.50	-	3.50	3.50	-	-	4.00	4.00	5.00	4.50	6.75	6.00	7.00	6.25
RBB	5.00	5.00	-	-	-	-	-	-	-	-	4.00	4.00	4.75	4.75	6.00	6.00	6.25	6.25
NABIL	4.00	3.00	-	-	2.25	2.00	3.00	2.75	-	-	4.00	3.25	4.50	3.75	5.50	4.50	-	4.75-5
NISBL	5.00	5.00	-	-	3.00	3.00	4.00	4.00	-	-	5.00	5.00	5.50	5.50	6.75	6.50	7.00	6.75
SCBL	3.00	2.50	-	-	1.5-2.5	1.5-2.5	2-3	2-3	-	-	2.5-3.5	2-3	3.5-4.5	2.5-3.5	4.5-5.5	3.5-4.5	4.25-5.25	3.25-4.25
HBL**	4.00	4.00	-	-	2.30	2.30	3.30	3.30	-	-	4.00	4.00	4.25	4.25	5.50	5.50	-	6.00
NSBIBL	5.25	5.25	-	-	2.50	2.50	3.00	3.00	-	-	4.00	4.00	5.00	5.00	6.50	6.00	6.50-6.75	6.25
NBB	6.00	5.50	-	-	-	-	4.00	3.50	-	-	5.00	4.50	5.50	5.50	7.00	7.00	7.5-7.75	7.5
EBL !!	5.25	5.25	-	-	3.00	3.5-4	4.00	4.5-5	-	-	4.50	4.75-5.25	5.50	5.5-6	6.25	6-6.5	6.5-6.75	6.25-7
BOK	5.00	5.00	2.50	2.50	3.00	3.00	4.00	4.00	-	-	5.00	4.75	5.50	5.25	6.75	6.50	7.25	7.00
NBOC##	5.00	5.00	-	-	3.00	35.00	4.00	4.00	-	-	5.00	5.00	5.50	5.50	7.00	7.00	7.50	7.50
LUMBINI	6.00	6.00	-	-	3.00	-	4.50	4.00	-	-	5.50	5.00	6.00	6.00	7.75	7.00	8.00	7.00
NI&CB	5.50	5.25	-	-	3.00	2.75	4.00	3.50	-	-	4.50	4.50	5.25	5.00	6.25	6.00	6.50	6.00
MPBL		5.75-6.25		2.00		3.00		4.25				5.25		5.50		7.00		8.00
KUMARI	6.00	5.00			3.00	3.00	3.50	3.50			5.00	4.00	5.50	4.50	6.00	5.50	7.00	6.50
LAXMI	5.00	5.00		2.50	2.50	2.50	3.50	3.50			4.00	4.00	5.00	4.50	6.00	5.50	6.50	6.00
ADB/N	6.25	5.25	-	-	-	-	-	-	-	-	-	-	-	-	7.25-7.75	6.50	7.50-8	6.75

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	10-15	11.5-14	10-11	9-11	11-11	10.5-11	+1.75%	+1.5%	8.00	7.00	10.00	10.00	-	-	12.5-14	10.5-13
RBB	11.75	11.75	7-12	7-11.5	10-12	10-12	+2%	+2%	9.5-10.5	9.5-10.5	9-10	9-10	-	-	7-14.5	7-14.5
NABIL	-#	- #	9.5-11.5	9.25-11.25	9.5-11.5	9.5-11.5	+2%	+2%	8.00	7.5-8	10.00	9.50	10.50	10.50	-	-
NISBL	12.5-13.5	12.5-13.5	11-12	11-12	10.5-13.5	10.5-13.5	+2%	+2%	9.00	9.00	11.00	11.00	-	-	12.5-13.5	12.5-13.5
SCBL	-	-	7.5-12	6.5-12	9.5-11.5	9.5-11.5	+2%,+3%	+2%,+3%	8-9.5	8-9.5	9-13.5	9-13.5	9-10.5	9-10.5	9.5-14	9.5-14
HBL	11.25-13.75	11.25-13.75	9-9.5	9-9.5	9.75-12.75	9.75-12.75	+2 %	+2 %	8.00	8.00	9.5-10.5	9.5-10.5	10.50	10.50	9-14	9-13.5
NSBIBL	11.25-14	11.25-14	8.5-11	8.5-11	9-13.5	9-13.5	+1.5%,+2%	+1%,+3%	8.5-9	7.5-9	9-9.5	9-9.5	+2%,+3%	+2%,+3%	8.5-14	8.5-14
NBB	13.5-15	13.5-14.5	7.5-12	9.5-11.75	-	-	+2%	+2%	9.00	9.00	13.00	13.00	-	-	11.5-14.5	11.25-14
EBL	11.25-13	11.25-13.5	9.5-10.5	9.5-10.5	9.5-11	9.5-11.75	+2%	+2%	7.5-8	7.5-8	10.00	10-11	-	-	9.5-13	9.5-13.5
BOK	12.5-14	11-13.5	7.5-11.5	7.5-11.5	-	-	+2%	+2%	9.00	8.50	11.50	11.00	-	-	12.5-13.5	12-13
NBOC	13-14.5	13-14.5	10.5-11	10.5-11	-	-	+2%-2.5%	+2%-2.25%	9.00	9.00	10-12	10-12	-	-	10.5-14	10.5-14
LUMBINI	13.5-15	12.50	11-12	10.25	11.5-13	11.00	+2%	+2 %	13.00	9.00	12.00	10.25	10.00	10.00	11-14.5	-
NI&CB	11.5-14.5	11.5-14.5	10-12	10-12	10.5-13.5	10.5-13.5	+2 %	+2 %	8-9	8-9	10.50	10.50	-	-	-	-
MPBL		12.5-14.5		9.5-11		11-12.25		+1.5%		9.00		10.50		10.50		12.5-13.5
KUMARI	12.5-13	11.5-14	10.5-11	10-11.5		9.5-12	+2%	-	8.5-9	8.5-9	10.00	8.5-9				10.5-14
LAXMI	11-13.5	11-13.5	10.5-11.5	11-12.5	10-13	9.5-12	+2%	9-10	8-9	8.5-9.5		8.5-9			11-12.5	10-13
ADB/N	15.3-18	13.95-17	-	-	-	-	+3%	+2%	-	+2%	-	-	-	-	13.5-15	12.6-14

Banks	Commercial Loan		Priority Sector		Poorer Sector		Term Loan		Working Capital		Hire Purchase		Others	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	13.5-14.5	11-13.5	13.5-14	13.50	10.50	10.00	-	-	14.00	11.5-13	14.00	13-14	7.5-16 @	6-14 @
RBB	7-15	7-15	13.00	13.00	9.50	9.50	-	-	9-13.75	9-13.75	12.5-13.5	12.5-13.5	7-15@	7-15@
NABIL	-	-	13-14	12.5-13.5	7-10	7-9	12-13.5	11-13.25	11-13	10.5-12.5	13-14	12-13	6-14	4-13.5
NISBL	9-16	9-16	14.50	14.50	12.00	12.00	-	-	12.5-13.5	12.5-13.5	-	-	10-16	10-16
SCBL	10.5-15	10-14.5	-	-	10.00	10.00	12.5-14.5	12.5-14.5	12-13.5	12-13.5	13.00	11.00	7.5-14.5	7.5-14.5
HBL	9-14	9-13.75	12-13	12-13	8.50	8.50	12.5-13.5	12.5-13.5	10.75-13.25	10.75-13.25	12-13	12-13	8.5-16.25	8.5-16.25
NSBIBL	8.5-14	8.5-14	12-12.5	12-12.5	7-9	7-9	11.5-14	11.5-14	-	-	12-13.5	12-13.5	8-14	8-14
NBB	12-15	11.75-14.5	13.00	13.00	12.00	12.00	13-14	13-14	-	-	14-14.5	14-14.5	11-15	10-14.5
EBL	9.5-13	9.5-13.5	12-13	12.5-13.5	9.00	11.00	12-13	12.5-13.5	11.25-13	11.25-13.5	12-12.5	12.5-13.5	7.5-10	6-13.5
BOK	13-14	12.5-13.5	13-14	13-14	9.00	9.00	13-14	12-13	12.5-14	12-13.5	15.00	13-14	15.00	15.00
NBOC	11.5-14.5	11.5-14.5	13.75	13.75	7-11	7-11	13-14.5	13-14.5	13.5-15	13-14.5	14-15	14-15	10.5~15.5	10.5~15.5
LUMBINI	11.5-15	-	14.00	12.50	11.00	9.00	13.50-14.25	-	13.75-14.25	12.25-12.5	15.00	13.00	7.5-17	7.5-15
NI&CB	-	-	13.5-14	13.5-14	9.50	9.50	14-15	12.5-14.5	11.5-13.5	11.5-13.5	13.5-15	13.5-15	7.5-16	15.00
MPBL		13.5-14.5						12.5-14.5		12.00		12.50		15.00
KUMARI		11-14	13-14	12.5-13.5	9.00	6.5-8.5	13-14	12.5-14	12.5-13	11-13	13-14	-	13-15	13-14
LAXMI	12.5-13.5	10-13.5	13-14	12-13.5	7.5-12.5	7.5-11.5	7.5-14	11.5-13.5	11.5-13.5	11-13	12.5-13.5	11.5-13.5	9-13.5	13-14.5
ADB/N	14.4-16	13.95-15.5	-	-	-	-	-	-	-	-	14.4-16	13.5-15	14.4-16	12.6-15

B.C. = Before Change

Exis. = Existing

Note :

- a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.
- b. {} Trust receipt facility, cash credit, loan against approved shares.
- c. \ Trust Receipt, Personal Loans, Demand Loans.
- d. # Overdraft loan simply denotes any type of loan facility granted to customer in the form of cash credit from his current account. It could be working capital loan, industrial credit, commercial credit, credit against FDR or any other loans.
- * or min 12.5

e.## 6%In Bal & Mahila Suraksha Deposits.

f.** Foreign Currency(US Dollars) 1.0% P.A.

g. *2% on foreign currency

h.!! Foreign Currency(US Dollars)1.5% P.A.

Banks

NEPAL BANK LTD.....

RASTRIYA BANUYA BANK

NEPAL ARAB BANK LTD.

NEPAL INDOSUEZ BANK

STANDARD CHARTERED BANK.....

HIMALAYAN BANK LTD.

NEPAL SBI BANK

NEPAL BANGLADESH BANK

EVEREST BANK

BANK OF KATHMANDU

NEPAL BANK OF CEYLON LTD.....

LUMBINI BANK LIMITED.....

NEPAL INDUSTRIAL & COMM.BANK LTD.....

KUMARI BANK LTD.....

MACHHAPUCHCHHRE BANK LTD.....

LAXMI BANK LTD

AGRI DEV. BANK/NEPAL

Effective Date

Before Change

2057/04/01(16 Jul.'2000)

2058/09/05 (20 Dec. '2001)

2058/07/01 (17 Oct. 2001)

2057/01/19 (01 May. '2000)

2058/04/31 (15 Aug. '2001)

2058/06/15 (01 Oct.'2001)

2058/04/15 (30 Jul. '2001)

2057/12/03 (16 Mar. '2001)

2058/07/16 (01 Nov. '2001)

2057/01/15 (27 Apr.'2000)

2058/08/01 (16 Nov. '2001)

2057/01/11 (23 Apr. '2000)

2058/04/15 (30 Jul.'2001)

2057/12/21 (03 Apr.'2001)

2058/12/19 (01 Apr. 2002)

2056/04/01 (17 Jul '99)

Existing

2058/10/01(14 Jan.'2002)

2059/01/01 (14 Apr. '2002)

2059/01/01 (14 Apr. '2002)

2057/04/17 (01 Aug. '2000)

2058/12/19 (01 Apr. '2002)

2058/09/17 (01 Jan.'2002)

2058/07/01 (17 Oct. '2001)

2059/01/01 (14 Apr. '2002)

2059/01/01 (14 Apr. '2002)

2057/08/01 (16 Nov. '2000)

2059/02/01 (15 May. '2002)

2057/11/01 (12 Feb. '2001)

2059/02/01 (15 May.'2002)

2058/10/01 (14 Jan'2002)

2058/04/01 (16 Jul. 2001)

2059/02/01 (15 May. 2002)

2058/05/01 (17 Aug.'2001)