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 Falgun,06,2060)

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	5.00	4.75	2.00	2.00	2.50	-	3.50	3.25	-	3.50	4.00	3.75	4.50	4.25	6.00	5.75	6.25	6.00
RBB	3.50	2.50	-	-	-	-	-	-	-	-	3.50	3.00	3.75	3.00	4.75	4.00	-	-
NABIL	2.75	2.50	-	-	2.00	2.00	2.75	2.50	-	-	3.25	3.00	3.75	3.50	4.25	4.00	4.50-4.75	4.25-4.5
NIB	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	2.50	2.50	-	-	1.5-2.5	1.50-2.50	2-3	2-3	-	-	2.5-3.5	2-3	2.5-3.5	2.50-3.50	3.5-4.5	3-4	3.25-4.25	3.25-4.25
HBL	4.00	3.75	-	-	2.30	2.30	3.30	3.30	-	-	4.00	3.75	4.25	4.00	5.50	5.25	6.00	5.75
NSBI	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	5.50	5.50	-	-	-	-	3.50	3.50	-	-	4.50	4.50	5.50	5.50	7.00	6.50	7.5	7.00
EBL	5.25	4-5	-	-	3-3.5	3.00	4-4.25	3.50	-	-	4.5-4.75	4.00	5.25-5.25	5.00	5.75-6	5.50	6.-6.25	6.00
BOK	4-4.25	3.75-4	2.50	2.00	3.00	2.50	3.50	3.00	-	-	4.00	3.50	4.50	4.00	5.00	4.50	5.25	4.75
NCCB	5.00	5.50	-	2.50	3.50	3.00	4.00	3.50	-	-	5.00	5.00	5.50	5.50	7.00	6.50	7-7.5	7-7.5
LBL	6.00	5.25	-	-	3.00	-	4.50	4.00	-	-	5.00	5.00	6.00	6.00	7.00	7.00	7.00	7.25
NICB	5.25	5.00	-	-	2.75	2.75	3.50	3.50	-	-	4.50	4.50	5.00	5.00	6.00	6.00	6.00	6.25
MBL	5.50-6	5.00	2.50	2.00	3.00	2.50	3.50	3.00			4.50	4.00	5.00	4.50	6.50	5.75	7.00	6.25
KBL	4.75	4.75			3.00	3.00	3.50	3.50			4.00	4.00	4.25	4.25	5.25	5.25	6.-6.50	5.5-6
LAXMI	5.00	5.00	2.50	2.50	2.50	3.00	3.50	3.50			4.00	4.50	4.50	5.00	5.50	5.50	6.00	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	11.5-14	10.00	9-10	8.50	-	8.50	+1.5%	+1.5%	7.00	7.00	10.00	8.75	-	-	12.5-14	10.5-13
RBB	11.25	12.25	10.00	9.50	10.00	10.00	+1.75%	+1.5%	9-10	7.00	9.25	9.25	-	-	11-11.75	11-12
NABIL	-	-	4-11	4-11	8.5-11	8.5-11	7.00	7.00	6.5-7.5	6.5-7.5	9.00	9.00	10.00	10.00	-	-
NIB	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	-	-	10-11.50	6.50-12	9.50-11.50	9-.11	+2% ,+3%	+2%,+3%	8-9.5	8-9.5	9-13.5	9-10.50	9-10.5	11.5-13.5	9-14	11.50-13.50
HBL	11.25-13.75	10.5-13.25	9-9.5	9-9.5	9.75-12.75	9.25-12.25	+2 %	+2 %,+3%	8.00	8.00	9.5-10.5	9.5-10.5	10.50	10.50	9-13.5	9-13
NSBI	11.25-14	11-13.50	8.5-11	8.5-11	9-13.5	9-13	+1%,+3.%	+1%,+2.%	7.50-9	7.5-9	9-9.5	9-9.5	+2%,+3%	+2%,+3%	8.5-14	8.50-13.50
NBB	13.5-14.5	13.50-14	9.5-11.75	11.25-11.75	-	-	+2%	1.5%,+2%	9.00	9.00	13.00	13.00	-	-	11.25-14	11.25-14
EBL	11.25-13	10.25-12.5	9-10.50	9-10	9-11.75	9-11.75	+1.5%	+1.5%	7.5-8	7.5-8	9.5-10.50	9.5-10.5	-	-	9-13	9-13
BOK	10-13.50	10-13.50	9.50-10.50	9.50-10.50	8.75-12.50	8.5-12.5	7-9	6.5-8.5	6.50-8	7-8	9-10.5	9-10.5	7-8.5	6.5-9.5	7-13	10.5-13
NCCB	13-14.5	13.5-14.5	10.5-11	10.5-11	-	-	+1.5%,+2%	1.5+2%	9.00	9.00	10-12	10.50	-	-	10.5-13.5	10.5-14
LBL	12.50	11.50-13	11-12	10.25	11.00	9.50-11.50	+2 %	+2 %	9.00	8.50-9	12.00	10.25	10.00	10.00	-	9.50-12.50
NICB	11.5-14.5	12-13	10-12	10-12	9.25-11.50	8.5-10.5	8.00	8.00	8-9	7.50-8.50	10.50	9.5-10.5	-	8.5	-	-
MBL	10.50-12.50	10.50-12.50	9.5-11	9.5-11	9.50-11.50	9-11.50	+1.5%	+1.5%	9.00	8.00	10.50	9.00	10.50	10.50	12.5-13.5	9-11.5
KBL	10.50	10-13	10-11.5	10-11.5	9.5-12	8.75-11	-	+2%	8.5-9	8-9	8.5-9	9.5	11-12	-	10-13.50	10-13
LAXMI	11-13.5	11-13.5	11-12.5	11-12.5	9.5-12	9.5-12	9-10	9-10	8.5-9.5	8-9	8-9.5	8-9.5			10-13	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	13.50	10.50	10.00	8.00	-	-	11.5-13	10.00	13-14	11.00	6-14@	8.50-11@
RBB	-	-	12.00	13.00	8.50	8.50	-	-	8.75-12.50	11.00	12.00	12.00	7-12	4-12
NABIL	-	-	4-13	12-13	7-9	7-9	11-13	11-13	10-12	10-12	10.50-12.5	10.50-12.5	7-13	7-13
NIB	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	10-14.5	12-14	-	-	10.00	10.00	12-14	10-14	12-13.5	11.50-13	10.00	9.00	11.50-13	6.50-14.50
HBL	9-13.75	9-13.25	12-13	12-13	8.50	8.50	12.5-13.5	12-13	10.75-13.25	10.5-13	12-13	11.5-13	8.5-16.25	8.5-15.75
NSBI	8.5-14	8.50-13.50	12-12.5	12-12.5	7-9	7-9	11.5-14	11.5-14	-	-	12-13.5	11-12.50	8-14	8-13.50
NBB	11.75-14.5	11.75-14	13.00	13.00	12.00	12.00	13-14	13-13.50	-	-	14-14.5	14.00	10-14.5	10-14
EBL	9-12.5	9-12.5	12-13	12-13	10-11	10-11	11-13.50	11-13.50	10.50-12.50	9-12.5	12-13.50	11.5-13	4-13.5	7.5-13.5
BOK	11-13.50	11-13.50	13-14	-	-	6.5-11	11-13	11-13	10-13.50	10-13.50	9.50-12	9.50-12	4-13.50	4-13.50
NCCB	11.5-14.5	11.5-14.5	13.75	13.5	7-11	7-11	13-14.5	13-14	13-14.5	-	14-15	14.00	10.5-15	14.5
LBL	-	7.50-15	12.50	12-13	9.00	7-11	-	12-13	12.25-12.5	11.50-13	13.00	12-13	7.5-15	7.5-15
NICB	-	-	13.5-14	12-13	9.50	5.50-10.50	12-13	12-13	11.50-12.50	11.50-12.50	12-13.50	12-13.50	15.00	4-14
MBL	13.5-14.5	10-13.5	10.50-12.50	10.50-12.50	6.50-12.50	6.50-11	11.50-13.50	11.50-13.50	10.50-12.50	10.50-12.50	11.50-13	11-12	12.50-14.50	12-14
KBL	11-13.5	10.25-13	12.5-13.5	12-13	6.5-8.5	6.5-8.5	12.-13.50	11.5.-13	11-13	10-13	-	10-12.5	9.5-14	8.75-13
LAXMI	10-13.5	10-13.5	12-13.5	12-13.5	7.5-11.5	7.5-11.5	11.5-13.5	11.5-13.5	11-13	11-13	11.5-13.5	10.5-12	13-14.5	9.5-14
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.## 5.5%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.,Saving Premium 4.5%

Banks	**Effective Date**	
	Before Change	**Existing**
NEPAL BANK LTD...	2058/10/01(14 Jan.'2002)	2059/07/14(31 Oct. 2002)
RASTRIYA BANIJYA BANK	2060/05/01 (18 Aug. '2003.)	2060/10/01 (15 Jan. '2004.)
NABIL BANK LTD.	2060/01/19 (02 May 2003)	2060/11/01 (13 Feb 2004)
NEPAL INVESTMENT BANK	2057/01/19 (01 May. '2000)	2057/04/17 (01 Aug. '2000)
STANDARD CHARTERED BANK.............................	2059/07/01 (18 Oct. '2002)	2059/11/01 (13 Feb. '2003)
HIMALAYAN BANK LTD.	2058/09/17 (01 Jan.'2002)	2059/05/01 (17 Aug.'2002)
NEPAL SBI BANK	2058/07/01 (17 Oct. '2001)	2059/02/01 (15 May. '2002)
NEPAL BANGLADESH BANK	2059/01/01 (14 Apr. '2002)	2059/05/01 (17 Aug. '2002)
EVEREST BANK	2059/06/15 (01 Oct. '2002)	2059/09/21 (05 Jan. '2003)
BANK OF KATHMANDU	2060/04/16 (01 Aug. '2003)	2060/07/15 (01 Nov. '2003)
NEPAL CREDIT & COM. BANK LTD......................	2059/07/01 (18 Oct. '2002)	2059/11/01 (13 Feb. '2003)
LUMBINI BANK LIMITED.......................	2057/11/01 (12 Feb. '2001)	2059/07/08 (25 Oct. 2002)
NEPAL INDUSTRIAL & COMM.BANK LTD.........	2059/07/15 (01 Nov. '2002)	2059/10/21 (04 Feb. '2003)
KUMARI BANK LTD...	2059/07/15 (01 Nov.'2002)	2060/02/01 (15 May.'2003)
MACHHAPUCHCHHRE BANK LTD........................	2059/06/15 (01 Oct. 2002)	2060/04/08 (24 Jul. 2003)
LAXMI BANK LTD	2059/02/01 (15 May. 2002)	2059/04/01 (17 Jul. 2002)
AGRI DEV. BANK/NEPAL	2056/04/01 (17 Jul '99)	2058/05/01 (17 Aug '2001)