

APPENDIXES

APPENDIX- I

1. Calculation of mean (\bar{x}) of interest rate structure on deposit of NABIL Bank.

$$\therefore \text{Mean } (\bar{x}) (2005) = \frac{\sum X}{N}$$

Where,

$$\begin{aligned} X &= \text{Sum of all value of variable (x)} &= & 22.37 \\ N &= \text{Number of observation} &= & 7 \\ &= \frac{22.37}{7} \\ &= 3.19 \end{aligned}$$

Note : Mean of interest rate structure on deposit from year 2005 to 2009 is also calculated as shown in above.

2. Calculation of Standard Deviation (σ) of average interest rate on deposit of NABIL Bank.

Year	Average Interest	(X- \bar{X})	(X- \bar{X}) ²
2005	3.196	-0.591	0.3492
2006	3.234	-0.553	0.3058
2007	2.813	-0.974	0.9486
2008	4.656	0.869	0.75516
2009	5.036	1.249	1.5600
	$\sum \bar{X} = 18.935$	1.2624	3.91876

$$\therefore \text{Mean } (\bar{X}) = \frac{\sum \bar{X}}{N} = \frac{18.935}{5} = 3.787$$

$$\therefore \text{Standard Deviation } (\sigma) = \sqrt{\frac{\sum (X - \bar{X})^2}{N}} = \sqrt{\frac{3.9186}{5}} = 0.89$$

Note : Mean and Standard Deviation on Loans and Advance and Investment are also calculated as shown above in deposit rate of NABIL. Similarly, same process has been followed in case of rest of the sample banks.

3. Calculation of correlation coefficient between deposit rate and deposit amount of NABIL Bank.

Year	Deposit Rate (1)	Deposit Amount (2)	(1)=X-x mean	(2)=Y-y mean	(1) ²	(2) ²	(1×2)
2005	2.661	14254.8	-0.1834	-13509.36	0.03363556	182502807.6	2477.616624
2006	2.656	18927.3	-0.1884	-8836.86	0.03549456	78090094.66	1664.864424
2007	2.656	24488.9	-0.1884	-3275.26	0.03549456	10727328.07	617.058984
2008	3.156	34451.7	0.3116	6687.54	0.09709456	44723191.25	2083.837464
2009	3.093	46698.1	0.2486	18933.94	0.06180196	358494083.9	4706.977484
	14.222	138820.8	-8.8818E-16	0	0.2635212	674537505.5	11550.35498

∴ Correlation coefficient between deposit rate (1) and deposit amount (2).

$$\begin{aligned}
 \text{i.e. } (r_{12}) &= \frac{\sum xy}{\sqrt{\sum x^2 \cdot \sum y^2}} \\
 &= \frac{11550.35498}{\sqrt{0.2635212 \times 674537505.5}} \\
 &= \frac{11550.35498}{13332.476} \\
 &= 0.86
 \end{aligned}$$

∴ Coefficient of determinants $(r_{12})^2 = 0.75$

T-test under null hypothesis

$$\begin{aligned}
 \therefore t &= \frac{r}{\sqrt{1-r^2}} \times \sqrt{n-2} \quad t_{n-2} \\
 &= \frac{0.86}{\sqrt{1-0.75}} \times \sqrt{5-2} \\
 &= \frac{0.86}{0.5} \times 1.73 \\
 &= 3.004
 \end{aligned}$$

Note : Calculation showing correlation coefficient between lending rate and lending amount, investment rate and investment amount, and deposit rate and lending rate are calculated as above and same process has been followed in case of rest of the sample banks.

4. Computation of fund management ratio of NABIL Bank

(a) Loan and advances to total deposit ratio

$$= \frac{\text{Total loans and advance}}{\text{Total Deposit}} \times 100\%$$

$$\therefore \text{In Mid July 2005} = \frac{11222.7}{14586.8} \times 100 = 76.94\%$$

$$\therefore \text{In Mid July 2006} = \frac{13239.4}{19348.4} \times 100 = 68.42\%$$

(b) Investment to total deposit ratio

$$= \frac{\text{Total Investment}}{\text{Total Deposit}} \times 100\%$$

$$\therefore \text{In Mid July 2005} = \frac{4353.3}{14586.8} \times 100 = 29.84\%$$

$$\therefore \text{In Mid July 2006} = \frac{6174.8}{19348.4} \times 100 = 31.9\%$$

(c) Average Interest on credit

$$= \frac{\text{Interest on loans \& advances} + \text{interest on investment}}{2}$$

$$\therefore \text{In Mid July 2005} = \frac{9.354 + 6.558}{2} = 7.956\%$$

$$\therefore \text{In Mid July 2006} = \frac{9.542 + 6.483}{2} = 8.012\%$$

(d) Total Credit = Total loan and advance + Investment

$$\therefore \text{In Mid July 2005} = 11222.7 + 4353.3 = 15576 \text{ million}$$

$$\therefore \text{In Mid July 2006} = 13239.4 + 6174.8 = 19414.2 \text{ million}$$

(e) Total credit to deposit ratio = $\frac{\text{Total credit}}{\text{Total deposit}} \times 100$

$$\therefore \text{In Mid-July 2005} = \frac{15576}{14586.8} \times 100 = 106.78\%$$

$$\therefore \text{In Mid-July 2006} = \frac{19414.2}{19348.4} \times 100 = 100.34\%$$

Note : Same process of calculating ratios has been followed in case of rest of the sample banks. The higher ratio indicates better performance of bank.

5. Computation of change in interest rate and change net profit of NABIL Bank.

(a) Change in interest rate on deposit

$$= \text{Interest Rate}_{(2006)} - \text{Interest Rate}_{(2005)}$$

$$\therefore \text{In Mid July 2006} = 3.234 - 3.19 = 0.038\%$$

$$\therefore \text{In Mid July 2007} = 2.813 - 3.234 = -0.42\%$$

(b) Change in interest rate on Loan and advance

$$= \text{Interest Rate}_{(2006)} - \text{Interest Rate}_{(2005)}$$

$$\therefore \text{In Mid July 2006} = 9.542 - 9.354 = 0.188\%$$

$$\therefore \text{In Mid July 2007} = 8.625 - 9.542 = -0.913 \text{ and so on.}$$

(c) Change in Interest rate on Investment

$$= \text{Interest rate}_{(2006)} - \text{Interest Rate}_{(2005)}$$

$$\therefore \text{In Mid July 2006} = 6.483 - 6.558 = -0.075$$

$$\therefore \text{In Mid July 2007} = 5.573 - 6.483 = -0.91\%$$

(d) Change in Net Profit = Net Profit₍₂₀₀₆₎ - Net Profit₍₂₀₀₅₎

$$\therefore \text{In Mid July 2006} = 979.2 - 816.5 = 162.7$$

$$\therefore \text{In Mid July 2007} = 654.7 - 979.2 = -324.5$$

Note : Same process of calculating change on deposit rate, loan and advance rate, investment rate and net profit have been followed in case of rest of the sample banks.

6. Calculation of Profitability Ratios of NABIL Bank

(a) Total interest expenses to total interest income ratio

$$= \frac{\text{Total Interest Expenses}}{\text{Total Interest Income}} \times 100\%$$

$$\therefore \text{In Mid July 2005} = \frac{243.4}{1033.3} \times 100 = 23.56\%$$

$$\therefore \text{In Mid July 2006} = \frac{357}{1296.4} \times 100 = 27.54\%$$

(b) Total interest expenses to total deposit ratio

$$= \frac{\text{Total Interest Expenses}}{\text{Total Deposit}} \times 100\%$$

$$\therefore \text{In Mid July 2005} = \frac{243.4}{14586.8} \times 100 = 1.67\%$$

$$\therefore \text{In Mid July 2006} = \frac{357}{19348.4} \times 100 = 1.85\%$$

(c) Total interest income to total credit ratio

$$= \frac{\text{Total Interest Income}}{\text{Total Credit}} \times 100\%$$

$$\therefore \text{In Mid July 2005} = \frac{1033.3}{15576} \times 100 = 6.63\%$$

$$\therefore \text{In Mid July 2006} = \frac{1296.4}{19414.2} \times 100 = 6.68\%$$

Note : Same process of calculating ratios have been followed in case of rest of the sample banks.

APPENDIX - II

Interest Rate Structure of Commercial Banks in Nepal Mid July- 2005

On deposit (in %)

Banks	Savings	Special Savings	Fixed							
			7days	14days	1month	2month	3month	6month	1years	2yrs/above
NABIL	2.50	---	---	2.50	3.00	---	3.25	3.50	4.00	3.625
NIBL	2.625	---	---	1.25	1.75	---	2.625	2.875	3.625	3.875
SCBL	1.75	---	---	1.00	1.50	1.50	1.50	1.75	2.25	2.50
HBL	3.375	---	---	1.75	2.00	---	2.50	3.00	3.75	3.75
NSBI	0.5-3.25	---	---	---	2.75	---	3.25	3.75	4.00	4.50

On Credit (in %)

Banks	NABIL	NIB	SCBL	HBL	NSBI
Sectors					
Overdraft	---	10.875	6.50	10.50	11.25
Export Credits	7.5	9.375	9.25	8.50	9.25
Import L/C	9.75	---	9.75	9.575	---
Against FDR	7.00	7.5	5.00	6.00	6.00
Against HMG Bond	7.25	7.00	8.50	5.5	6.75
Against BG/CG	9.00	8.00	9.75	8.75	9.00
Against other Guarantee	10.00	---	12.25	---	---
Industrial Loan	---	---	11.00	10.50	---
Commercial Loan	---	---	11.50	10.375	---
Priority Sector	11.50	8.00	---	11.625	11.75
Deprived Sector	7.50	6.50	10.00	6.375	8.00
Term Loan	12.00	11.50	12.75	10.625	11.75
Working Capital	11.00	11.00	12.25	---	---
Hire Purchase	9.75	10.00	9.00	10.25	10
Others	10.00	9.75	10.50	9.75	9.75

Interest Rate Structure of Commercial Banks in Nepal Mid July-2006

On deposit (in %)

Banks	Savings	Special Savings	Fixed							
			7days	14days	1month	2month	3month	6month	1years	2yrs/above
NABIL	2.00	3.50	---	2.50	3.00	---	3.25	3.50	4.00	4.125
NIBL	2.50	2.75	---	1.25	1.75	---	2.625	2.875	3.625	3.875
SCBL	2.00	---	---	1.00	1.50	1.50	1.50	1.75	2.25	2.50
HBL	2.00	2.75	---	1.75	2.00	---	2.50	3.00	3.75	3.75
NSBI	3.25	---	---	---	2.75	---	2.50	3.00	3.75	3.75

On Credit (in %)

Banks	NABIL	NIB	SCBL	HBL	NSBI
Sectors					
Overdraft	---	10.875	6.50	10.50	11.25
Export Credits	10.00	9.375	9.00	8.50	9.25
Import L/C	9.75	---	8.25	9.575	---
Against FDR	7.00	7.50	5.00	6.00	5.25
Against HMG Bond	7.25	7.00	7.25	5.50	6.75
Against BG/CG	9.00	8.00	9.00	8.75	9.00
Against other Guarantee	10.00	---	10.50	---	---
Industrial Loan	---	---	10.75	10.50	---
Commercial Loan	---	---	11.25	10.375	---
Priority Sector	11.50	8.00	---	11.625	11.75
Deprived Sector	7.50	6.50	7.50	6.375	8.00
Term Loan	12.00	11.50	10.75	10.625	11.75
Working Capital	11.00	11.00	9.50	---	---
Hire Purchase	9.50	10.00	8.25	10.25	10.00
Others	10.00	9.75	9.75	9.75	9.75

Interest Rate Structure of Commercial Banks in Nepal Mid July-2007

On deposit (in %)

Banks	Savings	Special Savings	Fixed							
			7days	14days	1month	2month	3month	6month	1years	2yrs/above
NABIL	2.00	3.50	---	1.75	2.00	---	2.75	3.00	3.50	4.00
NIBL	2.50	2.75	---	1.25	1.75	---	2.625	2.875	3.625	3.875
SCBL	2.00	---	---	1.00	1.50	1.50	1.50	1.75	2.25	2.50
HBL	2.00	2.75	---	1.75	2.00	---	2.50	3.00	3.75	3.75
NSBI	3.25	---	---	---	2.75	---	3.25	3.75	4.00	4.00

On Credit (in %)

Banks \ Sectors	NABIL	NIB	SCBL	HBL	NSBI
Overdraft	---	10.875	6.50	9.00	9.75
Export Credits	8.75	9.375	9.00	7.375	7.75
Import L/C	8.75	---	8.25	7.75	---
Against FDR	7.00	7.50	5.00	6.00	5.50
Against HMG Bond	7.25	7.00	7.25	6.50	6.75
Against BG/CG	7.50	8.00	9.00	7.25	8.50
Against other Guarantee	8.50	---	10.50	---	---
Industrial Loan	---	---	10.75	---	---
Commercial Loan	---	---	11.25	---	---
Priority Sector	10.25	8.00	---	10.00	10.25
Deprived Sector	6.75	6.50	7.50	6.375	8.00
Term Loan	10.50	11.50	10.75	9.25	9.75
Working Capital	9.75	11.00	9.50	---	---
Hire Purchase	9.25	10.00	8.25	8.50	9.00
Others	9.25	9.75	9.75	9.00	8.625

Interest Rate Structure of Commercial Banks in Nepal Mid July 2008

On Deposit (in %)

Banks	Saving	Special Saving	Fixed							
			7 days	14 days	1 months	2 months	3 months	6 months	1 year	2 years/above
NABIL	2	3.5	-	3	3.5	-	6.75	6.75	5	6.75
NIB	2.5	2.75	-	1.25	1.75	-	2.75	3	5.5	5.75
SCBL	2	-	-	1	1.5	1.5	1.5	1.75	2.5	2.875
HBL	2	3.375	-	2	2.25	-	2.5	3.25	5	5.375
NSBI	3	-	-	-	2.75	-	3.25	4.5	4.75	4.75

On Credit (in %)

Banks	NABIL	NIBL	SCBL	HBL	NSBIBL
Sectors					
Overdraft	-	10.875	6.5	9	9.75
Export Credits	8.75	9.375	8.5	8.5	7.75
Import L/C	8.75	-	8.25	8.25	-
Against FDR	7	7.5	5	4	3
Against HMG Bond	7.25	7	7.25	7	6.75
Against BG/CG	7.5	8	9	7.5	8.5
Against Other Guarantee	8.5	-	10.5	-	-
Industrial Loan	-	-	10.75	-	-
Commercial Loan	-	-	11.25	-	-
Priority Sector	10.25	-	-	-	10.25
Deprived Sector	7	6.5	7.5	6.875	8
Term Loan	10.5	11.5	10.75	9.5	9.75
Working Capital	9.75	10.875	9.5	-	-
Hire Purchase	9.75	10	8.25	8.5	9
Others	9.5	9.75	9.75	7.75	8.75

Interest Rate Structure of Commercial Banks in Nepal Mid July 2009

On Deposit (in %)

Banks	Saving	Special Saving	Fixed							
			7 days	14 days	1 months	2 months	3 months	6 months	1 year	2 years/above
NABIL	2	4	-	-	3.5	-	4.5	5.5	7.5	8.25
NIB	2.5	2.75	-	1.25	1.75	-	2.625	2.875	5.25	5.75
SCBL	2	2.75	-	1	1.5	1.5	1.5	1.75	2.5	2.875
HBL	2.25	4.125	-	2.5	3.25	-	3.75	4.5	6.5	7.625
NSBI	3	-	-	-	2.75	-	3.25	4.5	5.5	6.5

On Credit (in %)

Banks Sectors	NABIL	NIBL	SCBL	HBL	NSBIBL
Overdraft	-	10.875	6.5	9.75	9.75
Export Credits	11	9.375	8.25	9.625	7.75
Import L/C	7	-	8.5	9.375	-
Against FDR	7.25	7.5	5	4	3
Against HMG Bond	10	7	7.5	7	-
Against BG/CG	-	8	8.5	9	9.5
Against Other Guarantee	-	-	10.5	-	9
Industrial Loan	-	-	10.75	-	9.25
Commercial Loan	-	-	11.25	-	-
Priority Sector	8	-	-	10	-
Deprived Sector	11.5	6.5	7.5	7.375	8
Term Loan	11	11.5	10.75	11	9.75
Working Capital	-	10.875	9.5	-	-
Hire Purchase	-	10	-	10.75	-
Others	11.25	9.5	11.5	9.875	9.5

**Total Deposit, Total Loan and Advance and Total Investment,
Total Credit and Net Profit of NABIL**

Year	Total Deposit	Loan & Advance	Bill Purchased	Loans Against Collection Bills	Total Loan & Advance (A)	Investment	Share & Other Investment	Total Investment (B)	Total Credit (A+B)	Net Profit
2005	14586.8	11078	144.7	137.6	11360.3	2826.8	1526.5	4353.3	15713.6	816.5
2006	19348.4	13021.3	218.1	39.4	13278.8	2372.3	3802.5	6174.8	19453.6	979.2
2007	23342.4	15657.1	221.2	24.7	15903	5359.2	3593.1	8952.3	24855.3	654.7
2008	31915.05	21021.5	309.4	34.2	21365.06	9939.77	4132.3	14072.07	35437.13	750.4
2009	37348.25	27236.7	312.7	40.5	27589.93	10826.38	5073.5	15899.88	43489.81	1033.8

**Total Deposit, Total Loan and Advance and Total Investment,
Total Credit and Net Profit of NIBL**

Year	Total Deposit	Loan & Advance	Bill Purchased	Loans Against Collection Bills	Total Loan & Advance (A)	Investment	Share & Other Investment	Total Investment (B)	Total Credit (A+B)	Net Profit
2005	14254.8	10295.4	195	0	10490.4	1948.5	2125.7	4074.2	14564.6	265.5
2006	18927.3	13007.2	164.3	0	13171.5	2522.3	3150.6	5672.9	18844.4	385.1
2007	24488.9	17482	287.1	0	17769.1	3256.4	3262.2	6518.6	24287.7	515.7
2008	34451.7	27529.3	214.2	0	27743.5	6874.01	2686.3	9560.3	37303.8	750.4
2009	46698.1	26996.6	193.2	0	27189.8	7399.8	3786.3	11186.1	38376.5	914.6

**Total Deposit, Total Loan and Advance and Total Investment,
Total Credit and Net Profit of SCBNL**

Year	Total Deposit	Loan & Advance	Bill Purchased	Loans Against Collection Bills	Total Loan & Advance (A)	Investment	Share & Other Investment	Total Investment (B)	Total Credit (A+B)	Net Profit
2005	19344	8213.5	313.6	0	8527.1	7204.6	2499.5	9704.1	18231.2	537.9
2006	23050.5	8905.1	301.2	0	9206.3	8644.9	4205.7	12850.6	22056.9	662.2
2007	24640.3	10538.1	251.9	0	10790	7115.7	6448.3	13564	24354	692.1
2008	29743.8	13964.4	276.5	0	14240.9	13902.8	5543.8	19446.6	33687.5	814.4
2009	35871.7	13679.7	235.5	0	13915.2	18640.4	6980.5	25620.9	39536.1	1028.3

**Total Deposit, Total Loan and Advance and Total Investment,
Total Credit and Net Profit of HBL**

Year	Total Deposit	Loan & Advance	Bill Purchased	Loans Against Collection Bills	Total Loan & Advance (A)	Investment	Share & Other Investment	Total Investment (B)	Total Credit (A+B)	Net Profit
2005	24831.1	13245	345.9	0	13590.9	5469.7	39.9	5509.6	19100.5	752.3
2006	26456.2	15515.7	252.6	0	15768.3	5144.4	5746.1	10890.5	26658.8	513.8
2007	29905.8	17672	169.5	0	17841.5	6454.8	5366.8	11821.6	29663.1	828.4
2008	31939.8	20179.6	312.8	0	20492.4	12751.9	4934.8	17686.7	38179.1	1050.8
2009	34746.3	25519.1	359.3	0	25878.4	9181.4	6157.7	15339.1	41217.5	1182.1

**Total Deposit, Total Loan and Advance and Total Investment,
Total Credit and Net Profit of NSBIBL**

Year	Total Deposit	Loan & Advance	Bill Purchased	Loans Against Collection Bills	Total Loan & Advance (A)	Investment	Share & Other Investment	Total Investment (B)	Total Credit (A+B)	Net Profit
2005	8645.8	6619	146.1	0	6765.1	2588.2	19.5	2607.7	9372.8	4.6
2006	10852.7	8060	190.8	0	8250.8	3680.4	19.5	3699.9	11950.7	132
2007	11445.2	9847	218.4	0	10065.4	2345.6	31.9	2377.5	12442.9	359.9
2008	13715.3	12742.5	70.5	0	1281.3	3146.9	20.6	3167.5	15980.5	255.1
2009	27957.2	15131.7	131.3	0	15263	13286.1	45.7	13331.8	28594.8	337.6

Total Interest Expenses, Total Interest Income and Net Profit of NABIL

Year	Total Interest Expenses	Total Interest Income	Net Profit
2005	243.4	1033.3	816.5
2006	357.0	1296.4	979.2
2007	502.7	1465.0	654.7
2008	758.4	1978.7	750.4
2009	1152.1	2794.8	1033.8

Total Interest Expenses, Total Interest Income and Net Profit of NIBL

Year	Total Interest Expenses	Total Interest Income	Net Profit
2005	350.8	851.4	265.5
2006	491.4	1153.5	385.1
2007	686.4	1566.3	515.7
2008	991.8	2166.1	750.4
2009	1686.3	3222.6	914.6

Total Interest Expenses, Total Interest Income and Net Profit of SCBNL

Year	Total Interest Expenses	Total Interest Income	Net Profit
2005	254.2	1058.6	537.9
2006	302.2	1189.1	662.2
2007	411.4	1410.8	692.1
2008	471.7	1591.2	814.4
2009	543.8	1887.2	1028.3

Total Interest Expenses, Total Interest Income and Net Profit of HBL

Year	Total Interest Expenses	Total Interest Income	Net Profit
2005	556.3	1407.7	752.3
2006	645.8	1562.1	513.8
2007	755.5	1776	828.4
2008	824.0	1970.9	1050.8
2009	934.8	2330.5	1182.1

Total Interest Expenses, Total Interest Income and Net Profit of NSBIBL

Year	Total Interest Expenses	Total Interest Income	Net Profit
2005	258.4	516.0	4.6
2006	334.8	703.1	132
2007	412.2	831.0	359.9
2008	454.9	966.9	255.1
2009	824.2	1864.2	337.6

APPENDIX-III

Date : 3rd December, 2010

Dear sir/Madam,

I am conducting a research on **“Effects of Interest Rate on Financial Performance of Commercial Banks in Nepal”**. I will deeply indebted with you, if you provide me few minutes of your busy schedule to answer the questionnaires enclosed with this letter. Each of your idea and opinion will be grateful for present research to know more about the effects of interest rate on financial performance of Nepalese Commercial Banks. Thank you for your kind co-operation and help.

With regards,

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Respondents' Viewpoint

On Questionnaire 1:

Respondents \ Opinion	Yes	No	None of them	Total
Bankers	6	4	---	10
Finance managers	3	7	---	10
Lecturer	2	6	2	10
Total	11	17	2	30

On Questionnaire 2:

Respondents \ Opinion	Decreasing	Increasing	Constant	Total
Bankers	6	---	4	10
Finance managers	7	1	2	10
Lecturer	4	2	4	10
Total	17	3	10	30

On Questionnaire 3:

Respondents \ Opinion	Positive	Negative	Neutral	Total
Bankers	6	2	2	10
Finance managers	4	4	2	10
Lecturer	8	1	1	10
Total	18	7	5	30

On Questionnaire 4:

Respondents \ Opinion	Positive	Negative	Neutral	Total
Bankers	6	2	2	10
Finance managers	4	4	2	10
Lecturer	8	1	1	10
Total	18	7	5	30

On Questionnaire 5:

Respondents \ Opinion	Positive	Negative	Neutral	Total
Bankers	1	8	1	10
Finance managers	2	6	2	10
Lecturer	2	7	1	10
Total	5	21	4	30

On Questionnaire 6:

Respondents \ Opinion	Yes	No	None of them	Total
Bankers	5	3	2	10
Finance managers	3	3	4	10
Lecturer	6	1	3	10
Total	14	7	9	30

On Questionnaire 7:

Respondents \ Opinion	Yes	No	None of them	Total
Bankers	4	3	3	10
Finance managers	5	3	2	10
Lecturer	8	1	1	10
Total	17	7	6	30

On Questionnaire 8:

Respondents \ Opinion	Highly affect	Moderately affect	Lowerly affect	Total
Bankers	6	2	2	10
Finance managers	7	2	1	10
Lecturer	8	1	1	10
Total	21	5	4	30

On Questionnaire 9:

Respondents \ Opinion	Yes	No	None of them	Total
Bankers	4	3	4	10
Finance managers	8	1	1	10
Lecturer	10	---	---	10
Total	22	4	5	30

On Questionnaire 10:

Respondents \ Opinion	Strongly agree	Agree	Disagree	Total
Bankers	5	2	3	10
Finance managers	8	1	1	10
Lecturer	10	---	---	10
Total	23	3	4	30

APPENDIX IV

INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADDBN

(As of July, 2003)

Deposits :

08/03

Banks	Savings		Fixed															
			7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/above	
	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.
NHL	2.00	2.50	-	-	-	-	2.25	2.75	-	-	2.50	3.00	3.75	3.25	3.25	3.75	-	-
RBB	2.00	2.00	-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25	-	-
NAHBL	2-2.5	2-3	-	-	1.75	2.50	2.25	3.00	-	-	2.50	3.25	2.75	3.50	3.25	4.00	3.25-4	3.25-4
NH	2.75-3	2.5-3.75	-	-	1.25	1.75	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	3.75-4	3.75-4
SCBL	1.75	1.75	-	-	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.80	1.75	2.25	2.25	2.50	2.50	2.50
FHL	3.75	4-2.75	-	-	2.50	1.75	3.30	2.00	-	-	3.75	2.50	4.00	3.00	5.25	3.75	5.75	3.75
NSH	0.5-3.25	0.5-3.25	-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.00	4.25	4.50
NHB	4.50	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	4-5	75-3.25	-	-	3.00	2.75	3.50	2.75	-	-	4.00	2.50	5.00	3.00	5.50	3.50	6.00	4.00
BOK	2.75-2.5	2.75-2.5	1.50	1.50	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4-4.5	4-4.5	5.00	5-5.25
NCCB	4.50	4.50	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.8-5	4.55-5	5.3-6.3	5-6.05
LBL	4.00	5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.00	4.50	4.75	5.00	5.25-5.5
NICB	3.00	1.25-5	-	-	1.75	1.75	2.25	2.25	-	-	2.75	2.75	3.00	3.50	3.75	4.25	4-4.25	4.25-5.25
MHL	4.00	4.00	2.25	2.25	-	-	3.25	3.25	-	-	3.75	3.75	-	-	4.25	4.25	4.50	4.50
SHL	4.00	4.00	-	-	2.00	2.00	2.25-2.5	2.25	-	-	2.5-3	2.50	3.25-3.5	3.50	3.75-4	4.00	4.5-5	4.75
LAXMI	3.5-4.5	3.5-4.5	-	-	2.00	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.50	4.50	-	4.5-5.25
SIDHARTHA	4.50	4.50	1.50	1.50	2.50	2.50	2.75	2.75	-	-	3.00	3.25	3.50	3.50	4.25	4.50	4.50	5.00
ADBN	4.00	3.00	-	-	-	-	2.50	2.00	-	-	3.00	2.50	3.50	3.00	4.75	3.75	5-5.75	4-4.5

Credit :

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agstt HMG Bond		Against BG/CC		Agstt other Garan.		Industrial Loan	
	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.	B.C.	Exts.
NHL	10.00	10.00	8.50	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-
RBB	12.25	11.00	9.50	8.00	10.00	8-8	+1.5%	+1.5%	7.00	7.00	9.25	8.50	-	-	11-12	-
NAHBL	-	-	4-11	4-11	8.5-11	8.5-11	7.00	7.00	8.5-7.5	7-7.5	9.00	9.00	10.00	10.00	-	-
NH	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	8.50	8.50	8.50-12	6.50-12	8.5-11	8.5-11	+2%,+2%	+2%,+2%	7.5-9.5	7.5-9.5	9-10.50	9-10.50	11.5-13	11.5-13	8.50-13.50	8.50-13.50
FHL	10-10.25	9-12	9-9.5	8.25-8.75	8.75-12.75	7-4-11.75	+2%	+2%,+2.5%	8.00	5-6	9.5-10.5	8.25-9.25	10.50	-	9-13	8.25-12.75
NSH	10-12.5	10-12.5	8-10.5	8-10.5	-	-	+1%,+2%	+1%,+2%	8.5-7	6.5-7	8.5-9.5	8.5-9.5	-	-	-	-
NHB	12-13	-	10-10.5	9-9.5	10-10.5	-	1.5%,+2%	-	8.50	7.50	12.00	8.00	-	-	-	10-12
EBL	10-25-12.5	8-11.5	9-10	7.5-8.5	8-11.75	7.5-10	+1.5%	+1.5%	7.5-8	5.5-6.5	9.5-10.50	7.5-8.5	-	-	9-13	8.5-12
BOK	10-13.50	10-13.50	4-10.5	4-10.5	8-12.50	8-12.5	8-10.5	8-10.5	8.5-8	6.5-8	-	-	6.5-8.5	8.5-8.5	10.5-13	10.5-13
NCCB	13.5-14.5	13-14.5	10-11	8-11	-	-	+1.5%,+2%	1.5-2%	9.00	9.00	10.50	10.50	-	-	10-13.5	12.5-13.5
LBL	11-13	11-13	-	-	9-10.5	9-10.5	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5
NICB	9.5-11	7-11	6-10.5	8-10.5	8.5-10.5	7-10.5	+2%,+2%	+2%,+3%	6.50-8	6-8	7-8.5	6.5-8.5	-	-	-	-
MHL	10-12	10-12	9-9.5	9-8.5	8-10.50	8-10.50	+1.5%	+1.5%	6.50	6.00	7.50	7.50	9.00	9.00	-	-
KDL	10-12	10-12	9.5-10.5	8.5-10.5	8-11	8-11	+2%	-	7.75-8	-	8.5-10	-	-	-	10-12	10-12
LAXMI	9.5-12.5	9.5-11	9-11	8-10	7.5-9.5	7-9.5	7.5-9.5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	-	-	8.5-9.5	-
SIDHARTHA	9.5-12	9-11.5	4-10.5	8-10.5	7.5-11	7.5-10.5	+2%	+2%	7.5-8	7.5-8	9-9.5	9-9.5	8.5-10	9.5-10	9.5-12	9-12
ADBN	14.5-16	11.5-13.5	-	-	-	-	-	-	-	-	-	-	-	-	15.00	10-13

Contd....

Banks	Commercial Loan		Priority Sector		Poorer 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	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50			5-11.50 ^g	5-11 ^g
RBB	-	-	13.00	13.00	8.50	8.50	-	11.00	11.00	-	12.00	11.00	APCD	APCD	4-12	5-11
NABIL	-	-	12-13	11-12	7-9	6-9	11-13	11-13	10-12	10-12	10.50-12.5	7-12.5			3-3	3-3
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	9-14	9-14	-	-	10.00	10.00	11.5-14	11.5-14	11.50-13	11.50-13	9.00	9.00			6.50-14.50	6.50-14.50
HBL	9-13.25	8.25-12.5	12-13	11-12.25	8.50	4.5-8.25	12-13	9.5-11.75	10.5-13	-	11.5-13	9-11.5			8.5-15.75	6-13.5
NSBI	-	-	11.5-12	11.5-12	7-9	7-9	11-12.5	11-12.5	-	-	9.5-10.5	9.5-10.5			7-12.50	7-12.50
NBI	-	8-9.5	11.00	10.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50	APCD		7-13	6-10.5
EBL	9-12.5	8.5-11.5	12-13	11-12	10-11	10-11	11-13.50	10-12	9-12.5	7.5-10.5	11.5-13	10.5-12			7.5-13.5	4-12
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	8-11	8-11			4-13.50	4-13.50
NCCB	11.5-14.5	13-14	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	9-14.5
LBL	9.5-13	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5			4.5-15	4.5-15
NICB	-	-	-	-	8-9.5	7.5-9.5	10-12.5	9-12.5	10.50-12	8-11	-	8-11			6-14	6-14
MBL	-	-	10.50-12	10.50-12	5-11	5-11	10.50-12	10.50-12	10-12	10-12	10.00	10.00	APCD		7.75-12.5	7.75-12.5
KBL	10.5-12	10.5-12	12-13	12-13	6-7	6-7	11-12	11-12	10-12	10-12	10-12	10-12			8.75-13	10-12.5
LAXMI	8.5-9.5	-	11-13	9.5-11	6-11.5	5-9	10-11.5	9-11	8-11.5	7.5-11	5-9.5	5-10			5-14	5-11
SIDHARTHA	10-12	9.5-12	12-13	11-12	7.5-11	7.5-11	10.5-12	10-12	10-12.5	10-12	11-12	11-12			4-13.5	7.5-12.5
ADB/N	14.00	11-14	-	-	-	-	-	-	-	-	13.00	10-13			13.50	12.5-15.5

B.C. = Before Change

APCD = As Per Consortium Decision

Exis. = Existing

Note :

- a. (i) Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.
 - b. (i) Trust receipt facility, cash credit, loan against approved shares
 - c. (i) Trust Receipt, Personal Loans, Demand Loans.
 - d. (i) 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
- a. (ii) 3.5% In Bal & Mahila Suraksha Deposits.
- (** Foreign Currency (US Dollars) 1.0% P.A.
- g. *2% on foreign currency
- h. (i) Foreign Currency (US Dollars) 1.5% P.A. Saving Premium 4.5%

Effective Date

Banks	Before Change	Existing
NEPAL BANK LTD.....	2062/01/23(06 May, 2005)	2062/03/01(15 June, 2005)
RASTRIYA BANDYA BANK	2061/10/01 (14 Jan, 2005,)	2062/01/11 (24 Apr, 2005,)
NABIL BANK LTD.	2061/07/12 (28 Oct, 2004)	2062/02/07 (21 May, 2005)
NEPAL INVESTMENT BANK	2061/04/01 (16 Jul, 2004)	2062/01/01 (14 Apr, 2005)
STANDARD CHARTERED BANK.....	2061/08/01 (16 Nov, 2004)	2061/10/01 (14 Jan, 2005)
HIMALAYAN BANK LTD.	2059/05/01 (17 Aug, 2002)	2061/07/01 (17 Oct, 2004)
NEPAL SBI BANK	2062/02/05 (19 May, 2005)	2062/02/17 (31 May, 2005)
NEPAL BANGLADESH BANK	2061/02/01 (14 May, 2004)	2062/02/08 (22 May, 2005)
EVEREST BANK	2059/09/21 (05 Jan, 2003)	2061/05/07 (23 Aug, 2004)
BANK OF KATHMANDU	2062/02/01 (15 May, 2005)	2062/03/05 (19 June, 2005)
NEPAL CREDIT & COM. BANK LTD.....	2061/08/01 (16 Nov, 2004)	2062/01/18 (01 May, 2005)
LUMBINI BANK LIMITED.....	2061/10/01 (14 Jan, 2005)	2062/02/08 (22 May, 2005)
NEPAL INDUSTRIAL & COMML BANK LTD.....	2061/12/18 (31 Mar, 2005)	2062/02/01 (15 May, 2005)
KUMARI BANK LTD.....	2061/08/01 (16 Nov, 2004)	2062/01/01 (14 Apr, 2005)
MACHHAPUCHCHHRE BANK LTD.....	2061/08/01 (16 Nov, 2004)	2062/01/18 (01 May, 2005)
LAXMI BANK LTD	2062/01/20 (03 May, 2005)	2062/02/18 (01 June, 2005)
SIDHARTHA BANK LTD	2061/05/16 (01 Sep, 2004)	2062/01/18 (01 May, 2005)
AGRI DEV. BANK/NEPAL	2060/09/08 (23 Dec '03)	2061/04/01 (16 Jul '2004)

INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADBN
(30.03.2006)

Deposits :

04/54

Banks	Savings		Special Savings		Fixed															
	R.C.	Exts.	R.C.	Exts.	7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
					R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.
NBL	2.00	2.50			-	-	-	-	2.25	2.75	-	-	2.50	3.00	2.75	3.25	3.25	3.75	-	-
RBB	2.00	2.00			-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25-3.5	-	-
NAHIL	2-3	2.00		3-4	-	-	2.50	2.50	3.00	3.00	-	-	3.25	3.25	3.50	3.50	4.00	4.00	3.25-4	4-4.25
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	3.75-4	3.75-4
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	3.75	2.00		2.75	-	-	2.50	1.75	3.30	2.00	-	-	3.75	2.50	4.00	3.00	5.25	3.75	5.75	3.75
NSBI	3.25	3.25			-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.50	5.25	4.50
NBB	4.50	4.50		3.3-4.75	-	-	-	-	3.50	3.50	-	-	4.00	4.00	4.50	4.50	4.75	4.75	5.00	5.00
EBL	3.25	3.25		2.75	-	-	2.25	-	2.25	-	-	-	2.50	3.00	3.00	3.50	3.50	4.00	4.00	4.50
BOK	2.50	2.50	2.25-4.25	2.25-4.25	1.50	1.50	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4-4.5	4-4.5	5-5.25	5-5.25
NCCB	4.50	4.50		4.25-5	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.55-5	4.9-5	5-6.05	5-6-6.40
LBL	4.00	5.00		5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.25	5.00	4.75	5.25-5.3	
NICB	3.00	3.00		5.00	-	-	1.75	1.75	2.25	2.25	-	-	2.75	2.75	3.00	3.5-3.75	3.75	4.25-4.5	4.25-5.25	4.25-5.5
MBL	4.00	4.00		4.00	-	-	-	-	-	-	-	-	2.5-3	2.5-3	3-3.4	3-3.4	4.5-4.75	4.5-4.75	4.75-5.50	4.75-5.50
KBL	4.00	4.00	4.00	5.00	-	-	2.00	2.00	2.25	2.25-2.5	-	-	2.50	2.5-3	3.50	3.5-4	4.00	4-4.5	4.75	4.75-5.75
LAXMI	3.50	3.5-4	3.5-4.5	4-4.5	-	-	-	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.50	4.25-5	4.5-5.25	-
SIDHARTHA	4.50	4.50	4.50	4.5-5	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	5-5.25
ADBN	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

Credit :

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Against HMG Bond		Against BG/GG		Against other Govt.		Industrial Loan	
	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.	R.C.	Exts.
NBL	10.00	10.00	8.50	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-
RBB	11.00	11.00	8.00	8.00	8-9	8-9	+1.5%	+1.5%	7.00	7.00	8.50	8.50	-	-	-	-
NAHIL	-	-	9-11	9-11	8.5-11	8.5-11	7.00	7.00	7-7.5	7-7.5	9.00	9.00	10.00	10.00	-	-
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	10.5-13.25	9-12	9-9.5	8.25-8.75	9.75-12.75	7.4-11.75	+2%	+2%,-2.5%	8.00	5-6	9.5-10.5	8.25-9.25	10.50	-	9-13	8.25-12.75
NSBI	10-12.5	10-12.5	8-10.5	8-10.5	-	-	+1%,-2%	+1%,-2%	6.5-7	6.5-7	8.5-9.5	8.5-9.5	-	-	-	-
NBB	12-13	-	10-10.5	9-9.5	10-10.5	-	1.5%,-2%	-	8.50	7.50	12.00	8.00	-	-	-	10-12
EBL	9-11.5	8-11	7.5-8.5	7-8	7.5-10	6.75-10	+1.5%	+1.25%	5.5-6.5	5-6	7.5-8.5	7.5-8.5	-	-	8.5-12	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	11-13	-	-	9-10.5	9-10.5	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5
NICB	9.5-11	7-11	6-10.5	6-10.5	8.5-10.5	7-10.5	+2%,-3%	+2%,-3%	6.50-8	6-8	7-8.5	6.5-8.5	-	-	-	-
MBL	10-12	10-12	9-9.5	7.5-8.5	8-10.50	7.5-9	+1.5%	+1.5%	6.00	6.00	7.50	7.00	9.00	8.50	-	-
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8-11	-	-2%	-	7.75-9	-	-	-	-	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	9-11.5	9-11.5	9-10.5	9-10.5	7.5-10.5	7.5-10.5	+2%	+2%	7.5-8	7.5-8	9-9.5	9-9.5	9.5-10	9.5-10	9.5-12	9-12
ADBN	11.5-15.5	11.5-12.5	-	-	-	-	-	+2%	-	8.50	-	-	-	-	10-13	10.00

Cont....

Credit:

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	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50			5-11.5@	5-11@
RBI	-	-	11.50	11.50	8.50	8.50	11.00	11.00	-	-	11.00	11.00	APCD	APCD	5-11	5-11
NABIL	-	-	11-12	11-12	6-9	6-9	11-13	11-13	10-12	10-12	7-12.5	7-12			7-13	7-13
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	9-13.25	8.25-12.5	12-13	11-12.25	8.50	4.5-8.25	12-13	9.5-11.75	10.5-13	-	11.5-13	9-11.5			8.5-15.75	6-13.5
NSBI	-	-	11.5-12	11.5-12	7-9	7-9	11-12.5	11-12.5	-	-	9.5-10.5	9.5-10.5			7-12.50	7-12.50
NBB	-	8-9.5	11.00	10.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50	APCD		7-13	6-10.5
EBL	8.5-11.5	8-11	11-12	-	10-11	4.5-10	10-12	8-11	7.5-10.5	8-11	10.5-12	6-7			4-12	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	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5			4.5-15	4.5-15
NICB	-	-	-	-	8-9.5	7.5-9.5	10-12.5	9-12.5	10.50-12	8-11	-	8-11			6-14	6-14
MBL	-	-	10.50-12	10.00	5-11	5-10	10.50-12	10-11	10-12	9-11	8.5-9.5	8.5-9.5	APCD		7.75-12.5	6.5-11
KBL	10.5-12	10.5-12	12-13	10-12	6-7	6-7	11-12	11-12	10-12	10-12	10-12	9-11			10-12.5	8-13
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			5-11	5-12
SIDHARTHA	9.5-12	9.5-12	11-12	11-12	7.5-11	7.5-11	10-12	9-12	10-12	10-12	11-12	11-12			7.5-12.5	7.5-12.5
ADUN	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00			12.5-15.5	10-12.5

B.C. = Before Change

APCD = As Per Consortium Decision

Exis. = Existing

Effective Date

Note:

a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.

Banks	Before Change	Existing
NEPAL BANK LTD (NBL)	2062/01/23/06 May, 2005	2062/03/01/15 June, 2005
RASTRIYA BANIJYA BANK (RBI)	2062/10/01 (14 Jun, 2006)	2063/01/01 (14 Apr, 2006)
NABIL BANK LTD (NABIL)	2062/06/01 (17 Sep, 2005)	2063/01/06 (19 Apr, 2006)
NEPAL INVESTMENT BANK (NIB)	2061/04/01 (16 Jul, 2004)	2062/01/01 (14 Apr, 2005)
STANDARD CHARTERED BANK (SCBL)	2062/10/01 (14 Jun, 2006)	2063/01/01 (14 Apr, 2006)
HIMALAYAN BANK LTD (HBL)	2061/07/01 (17 Oct, 2004)	2062/03/01 (15 Jun, 2005)
NEPAL SBI BANK (NSBI)	2063/01/06 (19 Apr, 2006)	2063/03/10 (24 June, 2006)
NEPAL BANGLADESH BANK (NBB)	2061/02/01 (14 May, 2004)	2062/03/31 (15 Jul, 2005)
EVEREST BANK (EBL)	2061/05/07 (23 Aug, 2004)	2062/05/01 (17 Aug, 2005)
BANK OF KATHMANDU (BOK)	2063/01/13 (26 Apr, 2006)	2063/03/07 (21 June, 2006)
NEPAL CREDIT & COM. BANK LTD (NCCB)	2062/01/18 (01 May, 2005)	2062/06/01 (17 Sep, 2005)
LUMBINI BANK LIMITED (LBL)	2061/10/01 (14 Jun, 2005)	2062/02/08 (22 May, 2005)
NEPAL INDUSTRIAL & COMM. BANK LTD (NICB)	2062/02/01 (15 May, 2005)	2062/05/01 (17 Aug, 2005)
MACHHAPUCHCHHIRE BANK LTD (MPBL)	2062/08/16 (01 Dec, 2005)	2062/12/20 (02 Apr, 2006)
KUMARI BANK LTD (KBL)	2062/06/15 (01 Oct, 2005)	2063/01/04 (17 Apr, 2006)
LAXMI BANK LTD (LAXMI)	2062/02/18 (01 June, 2005)	2062/12/19 (01 Apr, 2006)
SIDHARTHA BANK LTD (SIDHARTHA)	2062/09/01 (16 Dec, 2005)	2062/12/19 (01 Apr, 2006)
AGRI DEV. BANK/NEPAL (ADB/N)	2061/04/01 (16 Jul, 2004)	2062/04/01 (16 Jul, 2004)

Profit And Loss Account of Commercial Banks
Mid-July 2007

(Rs. In Lakhs)

Expenses	MBL	RBD	NABL	MBL	SCBL	HBL	SSBIB	SSBL	EDL	BOK	NCCB	LMSB	NICB	MPBL	KMBL	LAXMI	SOBL	ADBL	GLOBAL	CITIZENS	TOTAL
1 Interest Expenses	775.8	917.8	802.7	685.4	411.4	799.8	412.2	488.1	517.2	339.4	283.0	284.7	421.2	397.7	447.7	299.3	378.8	1998.6	48.3	21.8	8617.8
1.1 Deposit Liabilities	691.3	917.8	492.5	644.9	406.3	762.3	397.7	409.5	499.2	320.2	282.5	294.1	421.2	395.7	393.5	279.3	378.5	1534.4	38.3	8.3	5608.2
1.1.1 Saving A/c	479.8	527.0	183.3	218.6	257.9	310.7	83.6	227.3	210.2	153.7	128.4	99.9	112.5	115.3	101.4	54.1	98.5	912.4	7.3	0.3	4282.1
1.1.2 Fixed A/c	197.3	361.1	179.2	275.5	98.0	450.9	291.4	120.3	232.9	95.9	111.7	101.7	215.7	155.0	153.0	181.2	143.1	601.2	16.5	6.8	3096.3
1.1.2.1 Up to 3 Months Fixed A/c	197.3		15.6	0.0	98.0	101.0		0.3	0.0				35.9	4.8						0.9	435.4
1.1.2.2 3 to 6 Months Fixed A/c			21.6		2.8			0.2	1.7	2.5			21.4	0.8			0.7				51.5
1.1.2.3 6 Months to 1 Year Fixed A/c		369.5	131.3					10.8	44.9	95.9	5.2	101.7	38.4	15.4			18.9		10.8	2.6	896.1
1.1.2.4 Above 1 Year		0.6	10.8			347.3		115.0	185.7		104.0		139.0	135.0	153.0		123.5		5.7	3.4	1323.0
1.1.3 Call Deposit	4.2	29.7	120.0	150.8	50.4	0.7	22.7	55.8	95.1	70.6	42.4	62.5	63.0	124.4	129.1	44.0	136.9	30.8	15.0	1.1	1230.8
1.1.4 Certificate of Deposits								0.1													0.1
1.2 Others	94.2		20.2	40.5	5.1	4.2	14.6	38.6	19.0	19.2	0.9	0.7		2.0	84.2	1.0		72.2	1.0	13.2	409.3
2 Commission/Fee Expense			49.9	11.6	4.1		9.0	7.3													72.8
3 Staff Expenses	737.7	793.6	195.5	145.4	199.8	287.4	53.0	94.5	89.0	69.8	56.2	59.9	51.8	55.9	73.2	48.8	45.1	1414.4	13.3	6.0	4457.8
4 Office Operating Expenses	317.0	494.3	154.0	239.7	238.5	321.2	120.3	119.2	167.2	136.4	78.7	89.0	63.6	102.4	104.5	64.1	75.6	289.9	24.8	2.9	3164.2
5 Exchange Fluctuation Loss	8.0	8.4	8.0	8.0	8.0	8.0	8.1	8.0	8.0	8.0	8.0	8.0	8.0	1.9	8.0	8.0	8.0	8.0	8.0	8.0	7.4
5.1 Due to Change in Exchange Rates		0.4				5.0								1.9							7.3
5.2 Due to Foreign Currency Transactions								0.1													0.1
6 Non-Operating Expenses	8.0	81.5					8.5	6.6	8.0					8.0			12.7	38.5	228.7		347.4
7 Loan Written Off		15.1									43.7	109.2	15.6	14.3	8.8						198.7
8 Loan Loss Provision	-8.4	304.5	23.0	42.4	42.7	8.0	8.0	8.9	84.5	56.9	194.7	8.0	58.3	151.3	18.4	28.5	32.0	1988.9	28.0	26.6	2961.3
8.1 General Loan Loss Provision		272.7	49.2	13.7	13.8			-17.9	84.5	13.6	-32.3		12.8	133.7	17.3	23.9	32.0	344.9	26.0	20.8	1008.4
8.2 Special Loan Loss Provision	-8.4	31.8	-26.2	28.7	28.9	8.0	8.0	26.8	0.0	43.3	227.0	0.0	45.5	17.6	1.2	4.6	0.0	1524.0	0.0	0.0	1652.8
7.2.1 Sub-Standard Loan Loss Provision	0.0	10.7	7.4	20.0	5.9			20.3	0.0	-1.9	-8.7		7.5	15.3	0.5	0.8		276.5			362.5
7.2.2 Doubtful Loans Loss Provision		-0.1	-8.3	3.8				58.5	0.0	0.3	120.7		0.4	16.7	2.9	1.4		425.0			819.2
7.2.3 Loss on Loan Loss Provision	-8.4	21.2	-25.3	5.0	23.0			-50.0		48.9	115.0		37.7	-14.3	-2.2	2.5		822.5			981.5
8.3 Provision Expense for NPA								53.5	6.2		4.7		37.5	-1.9	1.2			104.6			204.8
8.4 Provision Expense for Investment			-2.1											-0.5							-2.8
8.5 Provision Expense for Other Assets			-4.4																41.4		35.0
9 Provision for Staff Bonus	41.8	8.0	34.5	74.4	101.6				45.5	31.6			25.8			9.6					432.8
10 Provision for Income Tax		3.8	293.7	228.6	324.1				154.3	116.9	41.5		32.7			36.2					1222.7
11 Others	429.7																				1397.3
12 Net Profit	817.7	1777.4	654.7	515.7	892.1	828.4	359.9	579.9	399.6	278.5		228.9	231.9	93.0	278.8	66.6	198.0	1482.0			6846.9
TOTAL EXPENSES	2719.0	4325.4	1975.0	1943.1	2014.3	2208.4	946.0	1306.0	1372.4	1037.5	792.5	824.7	842.3	814.1	924.6	538.6	767.6	7983.0	194.31	58.84	33391.6
TOTAL INCOME	2719.0	4325.4	1975.0	1943.1	2014.3	2208.4	946.0	1306.0	1372.4	1037.5	792.5	824.7	842.3	814.1	924.6	538.6	767.6	7983.0	194.31	58.84	33391.6
1. Interest Income	1941.6	2599.5	1495.0	1565.3	1410.6	1778.1	831.0	988.3	1158.0	821.4	475.8	469.8	738.4	799.8	847.3	479.5	688.2	4978.8	88.60	28.98	23508.8
1.1 On Loans and Advance	1237.9	2161.4	1094.6	1287.8	729.7	1243.5	705.6	934.7	983.8	649.0	446.6	429.9	621.0	690.1	690.0	423.7	539.7	4393.0	39.6	10.4	16010.9
1.2 On Investment	469.3	333.8	126.8	78.5	323.8	191.8	109.4	48.8	162.8	108.6	15.0	19.7	51.8	19.4	44.9	10.3	13.8	143.0	1.1	0.0	2265.2
1.2.1 Government Bonds	469.3		117.7	78.5	323.8	191.8	103.0	29.9	114.4	108.6	14.4	19.7	51.8	19.4	44.9	10.3		143.0	1.1		1841.2
1.2.2 Foreign Bonds	0.0		8.1					32.2										0.0	0.0	0.0	41.3
1.2.3 NRB Bonds		0.0					8.4				0.9						13.8				20.8
1.2.4 Deventure & Bonds		333.8						18.9	14.2												361.9
1.3 Agency Balance	8.0	105.3	4.5	10.0	9.7		0.5		6.8			4.6	1.3								148.6
1.4 On Call Deposit	1.5	0.0	247.9	183.0	339.7	341.1		6.4	5.7	0.0	10.8	4.5	60.8	12.4	111.8	35.5	64.7	0.3	24.9	16.0	1460.0
1.5 Others	127.0	2.0	1.2	6.0	7.9		15.5	10.4	1.0	84.2	3.1	2.2	0.8	68.9	0.8		70.0	34.3			415.0
2. Commission & Discount	180.9	389.2	289.3	178.0	282.2	244.8	85.2	88.9	124.3	91.7	31.8	24.0	82.6	34.7	86.0	34.0	53.9	49.8	6.8	8.4	2239.1
2.1 Bills Purchase & Discount	0.2	136.1	6.2	16.6	18.6	7.0	3.0	4.3	0.5		1.4	0.4	1.1	1.0		2.7	8.1	0.2	0.0	0.0	210.3
2.2 Commission	180.8	158.7	259.9	158.4	230.2	180.3	25.3	74.2	87.8	90.7	30.4	23.0	58.5	32.4	58.0	25.3	25.8	49.6	4.2	8.4	1762.6
2.3 Others		73.4	6.2		13.5	57.2	37.0	10.4	36.0		0.0	0.5	3.0	1.3		6.0	20.2			1.4	286.2
3 Income From Exchange Fluctuation	-48.3	5.8	194.9	143.7	309.1	148.5	49.6	43.1	27.1	96.3	5.9	13.7	44.2	28.0	28.3	28.9	28.0	1.8	9.1	8.8	1136.0
3.1 Due to Change in Exchange Rate	-48.3	5.8	42.4	15.0	309.1	148.5	48.7	46.5	-45.8	-7.0	-0.3	3.8		20.0			0.8	1.0	5.4		386.8
3.2 Due to Foreign Currency Trans.	30.0	12.1	152.5	128.7		148.5	1.0	36.6	72.9	98.3	13.9	14.0	40.5	39.0			19.3		3.7	0.0	779.3
4 Other Income	735.7	1351.9	41.8	56.2	11.0	38.4		114.2	58.2		36.6	49.8		49.1				793.0	8.0	6.0	3237.7
5 Non Operating Income		8.0	4.0		21.2			8.2	18.3	2.0	8.0	4.4	1.2		8.5	1.0					52.7
6 Provision for Loan		8.0						8.0	43.3	18.9	23.1	43.7	275.3			1					

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	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50			5-11.5	5-11
RBB	-	-	13.00	13.00	8.50	8.50	11.00	11.00	-	-	10.00	7.00	APCD	APCD	5-13	5-13
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	-	-	11.5-12	9.5-11	7-9	7-9	11-12.5	8.5-11	-	-	9.5-10.5	8.5-9.5			7-12.50	6.25-11
NBB	-	8-9.5	11.00	10.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50	APCD		7-13	6-10.5
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	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5			4.5-15	4.5-15
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	8-13
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			5-11	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				9-12			8.5-10.5					6-12
CITIZENS		8.5-12						8.5-11.5			8.5-11.5		APCD			6.5-12

B.C. = Before Change

Exis. = Existing

APCD = As Per Consortium Decision

Effective Date

Banks

Before Change

Existing

NEPAL BANK LTD (NBL).....	2062/03/01 (15 June, 2005)	2063/09/01 (16 Dec '2006)
RASTRIYA BANJYA BANK (RBB)	2063/10/01 (15 Jan, '2007)	2064/01/01 (14 April, '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).....	2063/10/01 (15 Jan,'2007)	2064/01/01 (14 April,'2007)
HIMALAYAN BANK LTD. (HBL).....	2062/03/01 (15 Jun,'2005)	2063/10/01 (15 Jun,'2007)
NEPAL SBI BANK (NSBI).....	2063/03/10 (24 June, '2006)	2064/01/30 (13 May, '2007)
NEPAL BANGLADESH BANK (NBB).....	2061/02/01 (14 May '2004)	2062/03/31 (15 Jul '2005)
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).....	2061/10/01 (14 Jan, 2005)	2062/02/08 (22 May, 2005)
NEPAL INDUSTRIAL & COMM.BANK LTD.(NICB).....	2062/05/01 (17 Aug, '2005)	2063/04/01 (17 July, '2006)
MACHHAPUCHHRE BANK LTD.(MPBL).....	2062/12/20 (02 Apr, 2006)	2063/05/16 (01 Sep, 2006)
KUMARI BANK LTD.(KBL).....	2063/01/04 (17 Apr,'2006)	2063/04/16 (01 Aug,'2006)
LAXMI BANK LTD (LAXMI).....	2062/02/18 (01 June 2005)	2062/12/19 (01 Apr 2006)
SIDHARTHA BANK LTD (SIDHARTHA).....	2063/07/01 (18 Oct,2006)	2063/10/01 (15 Jan,2007)
AGRICULTURE DEVELOPMENT BANK LTD (ADBL).....	2061/04/01 (16 Jul '2004)	2062/04/01 (16 Jul '2004)
GLOBAL BANK LTD.(GLOBAL).....		2064/05/01 (15 June '2007)
CITIZENS BANK INTERNATIONAL LTD.(CITIZENS).....		2064/01/07 (20 Apr '2007)

INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADBN
(Mid-July 2007)

06/74

Deposits :

Banks	Savings		Special Savings		Fixed																
	R.C.	Erb.	R.C.	Erb.	7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above		
					R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	
NHL	2.50	2.00			-	-	-	-	2.75	2.00	-	-	3.00	2.25	3.25	2.50	3.75	3.00	-	-	3.50
RHB	2.00	2.00			-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25-3.5	3.25-3.5	-	-	-
NABE	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	3.75-4	3.75-4	-
SCHL	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	-
IHL	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	3.25			-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.50	4.00	4.50	4.00	-
NBB	4.50	4.50		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	2.75-4.25	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	5-6-6.40	5.50	-
LEL	4.00	5.00		5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.25	5.00	4.75	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	-
MHL	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	-
KHL	3.00	3.00	4.00	4.00	-	-	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	3.5-4.5	4-4.5	-	-	-	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.50	4.25-5	4.5-5.25	-	-
SIDDHARTHA	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					2.50					3.50		4.00		4.50		4.75-5	-
CITIZENS		4.00		4.00					3.50				3.50		4.00		4.50		5.00		-

Credit :

Banks	Overdraft		Export Credit		Import LC		Against FDR		Against BNP Bond		Against BCCG		Against other Garan.		Industrial Loan	
	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.	R.C.	Erb.
NHL	10.00	10.00	8.50	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-
RHB	11.00	11.00	8.00	8.00	8.00	8.00	+1.5%	+1.5%	5.00	5.00	8.50	8.50	-	-	-	-
NABE	-	-	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	-	-	-	-
SCHL	8.50	8.50	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
IHL	9-12	8-10	8.25-8.75	6-8.75	7-11.75	6-9.5	+2%	+2% +2.5%	5-6	6.50	8.25-9.25	6.5-8	-	-	8.25-12.75	-
NSBI	10-12.5	8.5-11	8-10.5	6.5-9	-	-	+1% +2%	+1% +2%	6.5-7	6.5-7	8.5-9.5	7.5-9.5	-	-	-	-
NBB	12-13	-	10-10.5	9-9.5	10-10.5	-	1.5% +2%	-	8.50	7.50	12.00	8.00	-	-	-	10-12
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	8.5-8.5	8.5-8.5	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	-	-	12.3-13.5	12.5-13.5
LEL	11-13	11-13	-	-	9-10.5	9-10.5	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5
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	-	-	-	-
MHL	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	-	-
KHL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8.00	+2%	+2%	7.75-9	7.75-9	-	-	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	-	-	-	-
SIDDHARTHA	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/N	11.5-15.5	11.5-12.5	-	-	-	-	-	+2%	-	6.50	-	-	-	-	10-13	10.00
GLOBAL		9-11						+2 +2.5		6.50		8.5-9				7-11.25
CITIZENS		9-12		8.50				+2		7.50		8.00				8.25-10.5

Contd....