

INTEREST RATES

Interest Rate on Deposits, Loans and Advances effective from Kartik 01, 2078 (October 18, 2021)

Savings Deposit	% Per Annum	Minimum Balance
LCY Savings - Normal	6.67	Rs. 2,500/- Inside Valley; Rs. 1,000/- Outside Valley
LCY Savings - Himal	6.67	Zero
LCY Savings - Bishesh	6.77	Rs. 2,000/-
Premium Savings Account	6.77	Rs. 50,000/-
Super Premium Savings Account	7.02	Rs. 100,000/-
Shareholder's Savings	6.77	Rs. 500/-
Himal Remit Savings	7.67	Zero without Cheque, Rs. 1,000/- with Cheque Book
Family Savings	6.77	Rs. 10,000/-
Mero Pahilo Bachat Khata	6.67	Zero
Special Payroll Account	6.77	Zero
HBL Nari Bachat	6.77	Rs. 1,000/-
Subidha Savings Account	7.67	Rs. 1,000,000/-
Exclusive Privilege Savings Account	7.67	Rs. 500,000/-
Jeevan Surakchya Bachat	6.77	Rs. 7,000/-
Foreign Currency (Savings)	% Per Annum	Minimum Balance
US Dollars	1.50	\$100
GBP	0.50	£100
EURO	0.50	€100
Call Deposit	% Per Annum	Minimum Balance
Current Call Account	Up to 3.25	As per Negotiation
Non-Profit Organization Current Call A/C	Up to 3.25	As per Current Account
Fixed Deposit (LCY)	% Per Annum	Minimum Balance
3-Year's Recurring Deposit	8.50	Rs. 1,000/-
Short Term Recurring Deposit 3 month	7.50	Rs. 10,000,000/-
100 Days HBL Special FD	7.50	Rs. 100,000/-
200 Days HBL Special FD	9.00	Rs. 100,000/-

Fixed Deposit	Individuals (% Per Annum)	Institutions (% Per Annum)		Minimum Balance
		New	Renewal	
3 Months	7.50	7.50	7.50	Rs. 10,000/-
6 Months	9.00	7.75	7.75	Rs. 10,000/-
9 Months	9.50	8.00	8.00	Rs. 10,000/-
1 Year and Above	10.50	10.25	10.25	Rs. 10,000/-
Structured Deposit (3 Months & Above)	9.00	8.25	8.25	- Rs. 2,500,000/- for Individual - Rs. 5,000,000 for Institutions

Fixed Deposit (USD)	Individuals (% Per Annum)	Minimum Balance
3 Months	2.50	\$1,000.00
6 Months	3.50	\$1,000.00
9 Months	3.75	\$1,000.00
1 Year and Above	4.00	\$1,000.00

Fixed Deposit (Institutions- Bidding)	% Per Annum	Minimum Balance
3 Months and Above	Up to 11.67%	Rs. 5,000,000/-

Interest Rate on Loans & Advances

Type of Loan	% Per Annum	Type of Loan	% Per Annum
Demand Loan	Base rate + up to 5.00%	Loan against Share of Company listed in Stock Exchange/ Easy Share Loan	Base rate + up to 5.00%
Export Loan	Base rate + up to 4.75%	Loan against HBL FD (NPR)	Up to 2% above the coupon rate
Overdraft	Base rate + up to 5.00%	Loan against FD/ Bond of other Banks	Base rate + up to 3.75% but minimum 1% above the coupon rate
Term Loan	Base rate + up to 5.00%	Loan against Government Bonds	Base rate + up to 3.75% but minimum 1% above the coupon rate
Short Term Pledge Loan	Base rate + up to 4.75%	Subidha Loan	Base rate + up to 5.00%
Importer's Loan	Base rate + up to 4.75%	Loan in Local Currency against FD (FCY)	Base rate + up to 4.25% above coupon rate
Revolving Cash Credit	Base rate + up to 4.75%	Loan against First Class Bank Guarantee – Rated Bank	Base rate + up to 5.00%
Non Revolving Cash Credit	Base rate + up to 5.00%	Loan against First Class Bank Guarantee – Non Rated Bank	Base rate + up to 5.00%
STDL - OC	Base rate + up to 4.75%	Education Loan	Base rate + up to 5.00%
SME/ Card Merchant Loan – WC Loan	Base rate + up to 5.00%	HBL Farmer's Loan – Fixed Term	Base rate + up to 5.00%
SME/ Card Merchant Loan – FTL Loan	Base rate + up to 5.00%	HBL Farmer's Loan – WC Loan	Base rate + up to 4.75%
SME/ Card Merchant Loan – Importer's Loan	Base rate + up to 5.00%	USD Denominated Loan	6 Month Libor plus up to 6.00%
HBL Small Personal Business Loan – WC	Base rate + up to 5.00%	Personal Loan against Life Insurance / Endowment Policy	Base rate + up to 3.75%
HBL Small Personal Business Loan – Term Loan	Base rate + up to 5.00%		
Educational Institution Financing – WC Loan	Base rate + up to 5.00%	Consumer Personal Loan (Fixed Rate)	% Per Annum
Educational Institution Financing – FTL upto 15 Yrs	Base rate + up to 5.00%	Home Loan (Upto 7 Years)	12.99% per annum
Deprived Sector (Retail):	Base rate + up to 5.00%	Hire Purchase (Private) - Up to 7 Years	12.49% per annum
Deprived Sector (Institutional):	Base rate + up to 5.00%	Subidha Loan (Up to 7 Years)	12.99% per annum
Home Loan upto 10 Years	Base rate + up to 5.00%	Education Loan (Up to 7 Years)	12.99% per annum
Home Loan above 10 Years	Base rate + up to 5.00%	Mortgage Loan – Secured	
Hire Purchase (Private)	Base rate + up to 5.00%	Personal Loan (Up to 7 Years)	13.99% per annum
Hire Purchase (Commercial)	Base rate + up to 5.00%	Base Rate	Ashad End 2078: 6.75%
Mortgage Loan – Secured Personal Loan	Base rate + up to 5.00%		

Note:

- Interest rate applicable on forced loan may vary with risk premium from the published rate.
- Interest rate in consortium financing as decided by consortium.
- Interest rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk premium upto plus 3% p.a. may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract interest rate of 16% p.a.

*Conditions Apply

HBL



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