



सिभिल बैंक लिमिटेड

**CIVIL BANK LTD.**

Thinking forward Moving forward

Class 'A' Institution Licensed by Nepal Rastra Bank

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**SCHEDULE OF INTEREST RATE****A) INTEREST RATES ON DEPOSITS**

	Type of Deposit	Minimum Balance	% Per Annum
<b>SAVINGS</b>	<b>Local Currency Savings (LCY)</b>		
	Civil Bank Mero Bachat Khata	Nil	6.00 %
	Civil Bank Salary Plus Account	Nil	6.50 %
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	6.50 %
	Civil Bank Nari Bachat Khata	NPR 1,000.00	6.50 %
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	6.75 %
	Civil Bank Silver Savings Account	NPR 10,000.00	6.50 %
	Civil Bank Gold Savings Account	NPR 50,000.00	7.00 %
	Civil Bank Sansthapak Bachat Khata	NPR 50,000.00	7.00 %
	Civil Bank Bijulee Remit Savings Account	Nil	6.25 %
	Civil Bank Laganikartako Khata	NPR 1,000.00	6.75 %
	Civil Bank Platinum Saving Account	NPR 5,00,000	8.00 %
	<b>FIXED DEPOSITS</b>	<b>Civil Bank Fixed Deposit</b>	NPR 10,000.00
6 Months			8.00 %
1 year			8.50 %
	Above 1 year		8.75 %
<b>STRUCTURED DEPOSITS</b>	Civil Bank Structured Deposit	Negotiable*	
<b>FOREIGN CURRENCY DEPOSITS (FCY)</b>	USD Savings Account:	USD 10.00	3.00% p.a.
	Structured USD Savings Account:	-	2.50% p.a.
	EUR Savings Account:	EUR 10.00	2.00% p.a.
	GBP Savings Account:	GBP 10.00	3.00% p.a.

Note: Interest Rates on FCY Fixed Deposits and FCY Call Deposits are negotiable

**B) INTEREST RATES ON LOANS AND ADVANCES\***

Type of Loan	Prime Category		Others	
	From	To	From	To
Demand Loan	13.00%	14.00%	14.75%	15.75%
Export Finance	12.50%	13.50%	13.50%	14.50%
Overdraft	13.75%	14.75%	14.75%	15.75%
Term Loan	14.25%	15.25%	15.00%	16.00%
Short Term Pledge Loan	13.50%	14.50%	14.75%	15.75%
Importer's Loan	12.50%	13.50%	13.50%	14.50%
<b>Type of Loan</b>			<b>From</b>	<b>To</b>
<b>Civil Bank SME Loan</b>				
i. Term Loan			13.00%	15.00%
ii. Working Capital Loan			12.50%	14.50%
<b>Civil Bank Home Loan (HL)</b>				
i. Upto 5 years				11.75%
ii. Upto 10 years				12.25%
iii. Upto 15 years				12.75%
iv. Upto 20 years				13.75%
v. Upto 25 years				14.25%
NOTE: For HL < NPR 10.0 Million, 0.25% Rebate in Interest Rate				
<b>Civil Bank Hire Purchase Loan</b>				
i. Private Vehicle				12.50%
ii. Commercial Vehicle				14.50%
iii. Heavy Equipment				14.50%
iv. Other Equipment				13.50%
<b>Civil Bank Personal Mortgage Loan</b>				
i. Up to NPR 5 million				14.50%
ii. Above NPR 5 million				15.50%
<b>Civil Bank Gold/Silver Loan (New)</b>				
i. Super Gold Loan				12.00%
ii. Normal Gold Loan				13.00%
<b>Civil Bank Education Loan (New)</b>				12.00%
<b>Loan against Bank Guarantee ( ECAI )</b>			Rated Bank: 14.50 %	
<b>Loan against Government Bonds</b>			10.00%	
<b>Loan against Civil FD</b>			Plus 1.50%	
<b>Loan against convertible FCY Deposits</b>			9.00%	
<b>Deprived Sector Loan</b>			11.00%	
<b>Land Development Loan</b>			15.00%	
<b>Housing Development Loan</b>			14.50%	
<b>Margin Lending (against ordinary Shares of acceptable companies)</b>			14.50%	
<b>Other Loans</b>			15.50%	
*Conditions Apply				
<b>Bills under Import LC</b>				
· Upto 15 days				15%
· After 15 days				18%
Penalty Interest				Plus 3.00 %
Current Account Debit Balance (Maximum Rate)				18.00%
Base Rate (Chaitra 2069)				11.95%

**Note: Consortium Loans will be as per Consortium Decision.**