



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

To be effective from 17th September, 2013 (1st Aswin, 2070)

A) INTEREST RATES ON DEPOSITS

	Type of Deposit	Minimum Balance	% Per Annum
SAVINGS	Local Currency Savings (LCY)		
	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 %
FIXED DEPOSITS	Civil Bank Fixed Deposit	NPR 10,000.00	
	6 Months		7.00 %
	1 year		8.75 %
	Above 1 year(minimum 15 months)		9.00 %
	Institutional Fixed Deposit (1 Year)		7.00 % p.a.
STRUCTURED DEPOSITS	Civil Bank Structured Deposit	Negotiable	
FOREIGN CURRENCY DEPOSITS (FCY)	USD Savings Account:	USD 10.00	2.00% 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	2.00% 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	12.75%	13.75%	13.75%	14.75%
Export Finance	10.75%	11.75%	11.75%	12.75%
Overdraft	13.75%	14.75%	14.75%	15.75%
Term Loan	14.00%	15.00%	15.00%	16.00%
Short Term Pledge Loan	13.50%	14.50%	14.50%	15.50%
Importer's Loan	11.75%	12.75%	12.75%	13.75%
Type of Loan			From	To
Civil Bank SME Loan				
i. Term Loan			12.49%	15.99%
ii. Working Capital Loan			11.49%	14.99%
Civil Bank Home Loan (HL)				
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%
Civil Bank Hire Purchase Loan				
i. Private Vehicle				12.75%
ii. Commercial Vehicle				14.75%
iii. Heavy Equipment				14.75%
iv. Other Equipment				15.00%
Civil Bank Personal Mortgage Loan				
i. Up to NPR 5 million				15.00%
ii. Above NPR 5 million				16.00%
Civil Bank Gold/Silver Loan				
i. Super Gold Loan				12.00%
ii. Normal Gold Loan				13.00%
Civil Bank Education Loan				12.25 %
Loan against Bank Guarantee (ECAI)				14.50 %
Loan against Government Bonds				10.00%
Loan against Civil FD**				Plus 2.50%
Loan against convertible FCY Deposits				9.00%
Deprived Sector Loan				9.00%
Land Development Loan				16.00%
Housing Development Loan				15.00%
Margin Lending (against ordinary Shares of acceptable companies)				15.00%
Other Loans				16.50%
Note: Consortium Loans will be as per Consortium Decision				
*Conditions Apply				
** Minimum Rate 10.25%				
Bills under Import LC				
· Upto 15 days				16.00%
· After 15 days				18.00%
Penalty Interest				Plus 3.00 %
Current Account Debit Balance (Maximum Rate)				18.00%
Base Rate (Asar, 2070)				12.07%
Note: Consortium Loans will be as per Consortium Decision.				