



सिभिल बैंक लिमिटेड  
**CIVIL BANK LTD.**  
Thinking forward Moving forward  
Class 'A' Institution Licensed by Nepal Rastra Bank  
www.civilbank.com.np, SWIFT: CIVLNPKA

Head Office, Classic Complex  
Tindhara Road, Kamladi,  
Kathmandu-31, G.P.O No.:9799  
Tel No: 4169030, 4169040  
Fax.: 4169038, SWIFT Code-CIVLNPKA  
E-mail : info@civilbank.com.np, www.civilbank.com.np

## 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	4.00 %
	Civil Bank Salary Plus Account	Nil	4.50 %
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	4.50 %
	Civil Bank Nari Bachat Khata	NPR 1,000.00	4.50 %
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	4.50 %
	Civil Bank Silver Savings Account	NPR 10,000.00	4.50 %
	Civil Bank Gold Savings Account	NPR 50,000.00	5.00 %
	Civil Bank Sansthapak Bachat Khata	NPR 1,000.00	4.75 %
	Civil Bank Remit Savings Account	Nil	4.25 %
	Civil Bank Laganikartako Khata	NPR 1,000.00	4.75 %
	Civil Bank Platinum Saving Account	NPR 5,00,000.00	5.50 %
<b>FIXED DEPOSIT</b>	<b>Civil Bank Fixed Deposit</b>	<b>NPR 10,000.00</b>	
	6 Months		5.00 %
	1 year		6.00 %
	Above 1 year		6.25 %
	Civil Bank Merger Dhamaka (123 days)	NPR 100,000.00	7.05 %
	<b>Institutional Fixed Deposit</b>		
	1 Year		5.50 %
	Above 1 Year		5.75 %
<b>STRUCTURED DEPOSITS</b>	Civil Bank Structured Deposit	Negotiable	
<b>FOREIGN CURRENCY DEPOSIT (FCY)</b>	USD Savings Account	USD 10.00	2.00%
	Structured USD Savings Account	-	2.50%
	EUR Savings Account	EUR 10.00	2.00%
	GBP Savings Account	GBP 10.00	2.00%

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	10.50%	12.00%	12.00%	14.00%	
Export Finance	8.00%	9.50%	9.50%	11.50%	
Overdraft	11.50%	13.00%	13.00%	15.00%	
Term Loan	11.75%	13.25%	13.25%	15.25%	
Short Term Pledge Loan	11.25%	12.75%	12.75%	14.75%	
Importer's Loan	9.25%	10.75%	10.75%	12.75%	
<b>Type of Loan</b>			<b>From</b>	<b>To</b>	
<b>Civil Bank SME Loan</b>					
i. Term Loan			10.74%	15.24%	
ii. Working Capital Loan			9.74%	14.24%	
<b>Civil Bank Home Loan (HL)</b>					
i. Upto 5 years			8.99%	9.99%	
ii. Upto 10 years			9.99%	10.99%	
iii. Upto 15 years			10.99%	11.99%	
iv. Upto 20 years			11.99%	12.99%	
v. Upto 25 years			12.99%	13.99%	
<b>Civil Bank Hire Purchase Loan</b>					
i. Private Four Wheeler			8.99%	10.99%	
ii. Commercial Vehicle			12.75%	14.75%	
iii. Heavy Equipment			12.75%	14.75%	
iv. Other Equipment/Two Wheeler			13.00%	15.00%	
<b>Civil Bank Personal Mortgage Loan</b>					
i. Up to NPR 5 million			13.25%	15.25%	
ii. Above NPR 5 million			14.25%	16.25%	
<b>Civil Bank Gold/Silver Loan</b>					
i. Super Gold Loan			10.49%		
ii. Normal Gold Loan			11.49%		
<b>Civil Bank Education Loan</b>			10.50%		
<b>Loan against Financial Bank Guarantee</b>			12.00%		
<b>Loan against Government Bonds</b>			7.50%		
<b>Loan against Civil FD**</b>			Plus 2.50%		
<b>Loan against convertible FCY Deposits</b>			8.25%		
<b>Land Development Loan</b>			13.25%	15.25%	
<b>Housing Development Loan</b>			12.75%	14.75%	
<b>Margin Lending (against ordinary Shares of acceptable companies)</b>			12.00%	14.00%	
<b>Other Loans</b>			14.75%	15.75%	
Hastakala Karja			10.99%		
Saurya Shakti Karja			14.00%		
<b>Micro Credit</b>			<b>Limit</b>	<b>From</b>	<b>To</b>
Micro Group Guarantee Based loans			Upto 60,000	18.00%	20.00%
Security Based Micro Enterprise loans			Upto 500,000	16.00%	18.00%
Micro Rural Housing loans			Upto 400,000	16.00%	18.00%
Micro HP (Deprived Sector loan)			Upto 1 million	14.00%	16.00%
Other Micro Loans - Agro Sector			Upto 1.50 million	14.00%	16.00%
Deprived Sector (Institutional Loans)			Upto 100 million	7.50%	11.50%
Other Deprived Sector Loans			Upto 10 million	12.00%	14.00%
<b>Bills under Import LC</b>			<b>% Per Annum</b>		
Upto 15 days			14.00%		
After 15 days			17.00%		
Penalty Interest			Plus 3.00%		
Current Account Debit Balance (Maximum Rate)			17.00%		
Base Rate (Bhadra End, 2071)			8.83%		
Interest Rate Spread (Bhadra End, 2071)			4.31%		

Note: Consortium Loans will be as per Consortium Decision

\*Conditions Apply

\*\*Minimum Rate 9.00%

सिभिल बैंक प्रस्तुत गर्दछ- "सिभिल गोल्डमा सिलभर धमाका", यस अन्तर्गत सिभिल बैंक गोल्ड सेमिड्रस् बचत खाता खोल्नासाथ १ थान चाँदीको सिक्काको साथै सिभिल बैंक मास्टरकार्ड सितैमा प्रदान गरिनेछ ।