



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 18th August, 2015 (1st Bhadra, 2072)

A) INTEREST RATES ON DEPOSITS

Schemes		Minimum Balance	% Per Annum
SAVINGS	Local Currency Savings (LCY)		
	Civil Bank Mero Bachat Khata	Nil	3.00 %
	Civil Bank Salary Plus Account	Nil	4.00 %
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	4.00 %
	Civil Bank Nari Bachat Khata	NPR 1,000.00	4.00 %
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	4.00 %
	Civil Bank Silver Savings Account	NPR 10,000.00	4.00 %
	Civil Bank Gold Savings Account	NPR 50,000.00	4.25 %
	Civil Bank Sansthapak Bachat Khata	NPR 1,000.00	4.25 %
	Civil Bank Remit Savings Account	Nil	4.00 %
	Civil Bank Laganikartako Khata	NPR 1,000.00	4.25 %
Civil Bank Platinum Saving Account	NPR 500,000.00	5.00 %	
FIXED	Civil Bank Fixed Deposit Non-Institutional		
	6 Months	NPR 10,000.00	5.00 %
	1 year	NPR 10,000.00	6.00 %
	Above 1 year	NPR 10,000.00	6.25 %
	Institutional Fixed Deposit		
	1 Year		5.50 %
	Above 1 Year		5.75 %
	Civil Swochalit Muddati Khata		
	6 Months	-	5.50 %
1 year	-	6.00 %	
2 years	-	6.25 %	
3 years	-	6.50 %	
STRUCTURED DEPOSITS	Civil Bank Structured Deposit	Negotiable	
FOREIGN CURRENCY DEPOSITS (FCY)	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	7.75%	9.75%	9.75%	11.75%
Export Finance	7.00%	9.00%	9.00%	11.00%
Overdraft	8.00%	10.00%	10.00%	12.00%
Term Loan	8.50%	10.50%	10.50%	12.50%
Short Term Pledge Loan	8.25%	10.25%	10.25%	12.25%
Short Term Working Capital Loan	7.00%	9.00%		
Importer's Loan	7.00%	9.00%	9.00%	11.00%
Hire Purchase Loan(Commercial Vehicle/Heavy Equipment)	10.50%	12.50%	12.50%	14.50%
Real Estate Loan - Land Development	10.00%	12.00%	12.00%	14.00%
Real Estate Loan - Housing/Commercial Complex Development	9.50%	11.50%	11.50%	13.50%
Civil Bank SME Loan				
Overdraft	8.50%	10.50%	10.50%	12.50%
Demand Loan	8.00%	10.00%	10.00%	12.00%
Trust Receipt	7.50%	9.50%	9.50%	11.50%
Overdraft/ Demand Loan (Real Estate)	10.00%	12.00%	12.00%	14.00%
Term Loan	9.00%	11.00%	11.00%	13.00%
Type of Loan	% Per Annum			
Civil Bank Home Loan (HL)				
i. Upto 5 years	9.99%			
ii. Upto 10 years	10.99%			
iii. Upto 15 years	11.99%			
iv. Upto 20 years	12.99%			
v. Upto 25 years	13.99%			
Type of Loan	From	To		
Civil Bank Hire Purchase Loan				
i. Private Four Wheeler	8.99%	10.99%		
ii. Private Two Wheeler	14.00%	16.00%		
iii. Other Equipment	13.00%	15.00%		
Civil Bank Personal Mortgage Loan				
i. Up to NPR 5 million	10.00%	12.00%		
ii. Above NPR 5 million	10.50%	12.50%		
Margin Lending (against ordinary Shares of acceptable companies)	10.00%	12.00%		
Saurya Shakti Karja	9.00%	11.00%		
Other Loans	13.75%	15.75%		
Type of Loan	% Per Annum			
Civil Bank Gold/Silver Loan				
i. Super Gold Loan	10.49%			
ii. Normal Gold Loan	11.49%			
Civil Bank Education Loan	10.50%			
Loan against Government Bonds	7.50%			
Loan against Civil Bank FD	Plus 2.50%			
Loan against convertible FCY Deposits	8.25%			
Overdraft Card	17.00%			
Hastakala Karja	10.99%			
Micro Credit	Limit	From	To	
Micro Group Guarantee Based loans	60,000	18.00%	20.00%	
Security Based Micro Enterprise loans	500,000	16.00%	18.00%	
Micro Rural Housing loans	400,000	16.00%	18.00%	
Micro HP (Deprived Sector loan)	Upto 1 million	14.00%	16.00%	
Other Micro Loans - Agro Sector (Secured)	Upto 1.50 million	14.00%	16.00%	
Deprived Sector (Institutional Loans/MFIs)	Upto 100 million	4.00%	6.00%	
Deprived Sector Loans (Cooperatives/NGOs)		10.00%	12.00%	
Other Deprived Sector Loans	Upto 10 million	14.00%	16.00%	
Bills under Import LC	% Per Annum			
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 (Asadh, 2072)	8.99%			

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply