



सिग्लिब बैंक लिमिटेड

**CIVIL BANK LTD.**

Thinking forward Moving forward

Class: 'A' Institution Licensed by Nepal Rastra Bank  
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E-mail: info@civilbank.com.np, www.civilbank.com.np**SCHEDULE OF INTEREST RATE**To be effective from 26<sup>th</sup> October, 2016 (10<sup>th</sup> Kartik, 2073)**A) INTEREST RATES ON DEPOSITS**

|  | Schemes  | Minimum Balance | % Per Annum |
|--|--|-----------------|-------------|
| <b>SAVINGS</b>                         | <b>Local Currency Savings (LCY)</b>                          |                 |             |
|  | Civil Bank Mero Bachat Khata                                 | NPR 500.00      | 2.50 %      |
|  | Civil Bank Salary Plus Account                               | Nil             | 3.50 %      |
|  | Civil Bank Kishor Bachat Khata                               | NPR 1,000.00    | 3.50 %      |
|  | Civil Bank Nari Bachat Khata                                 | NPR 1,000.00    | 3.50 %      |
|  | Civil Bank Ama Buwa Bachat Khata                             | NPR 10,000.00   | 3.50 %      |
|  | Civil Bank Silver Savings Account                            | NPR 10,000.00   | 3.50 %      |
|  | Civil Bank Gold Savings Account                              | NPR 50,000.00   | 3.75 %      |
|  | Civil Bank Sansthapak Bachat Khata                           | NPR 1,000.00    | 3.75 %      |
|  | Civil Bank Remit Savings Account                             | NPR 1,000.00    | 3.50 %      |
|  | Civil Bank Laganikartako Khata                               | NPR 1,000.00    | 3.75 %      |
|  | Civil Bank Platinum Saving Account                           | NPR 500,000.00  | 4.50 %      |
| <b>FIXED</b>                           | <b>Civil Bank Fixed Deposit</b>                              |                 |             |
|  | <b>Non-Institutional</b>                                     |                 |             |
|  | 73 days  | NPR 500,000.00  | 6.20%       |
|  | 6 months   | NPR 10,000.00   | 4.00 %      |
|  | 1 year   | NPR 10,000.00   | 6.25 %      |
|  | Above 1 year   | NPR 10,000.00   | 6.50 %      |
|  | <b>Institutional Fixed Deposit</b>                           |                 |             |
|  | 1 Year   |                 | 4.50 %      |
|  | Above 1 Year   |                 | 4.75 %      |
|  | <b>Civil Swochalit Muddati Khata</b>                         |                 |             |
| 6 Months                               | -  | 5.00 %          |             |
| 1 year                                 | -  | 5.50 %          |             |
| 2 years                                | -  | 5.75 %          |             |
| 3 years                                | -  | 6.00 %          |             |
| <b>STRUCTURED DEPOSITS</b>             | Civil Bank Structured Deposit (Institutional and Individual) | Negotiable      |             |
| <b>FOREIGN CURRENCY DEPOSITS (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 |        |
|--|-------------------|--------|--------|
| Demand Loan  | 8.75%             | 10.75% |        |
| Export Finance   | 7.75%             | 9.75%  |        |
| Overdraft  | 9.25%             | 11.25% |        |
| Term Loan  | 9.50%             | 11.50% |        |
| Short Term Pledge Loan   | 9.00%             | 11.00% |        |
| Short Term Working Capital Loan  | 8.00%             | -      |        |
| Importer's Loan  | 8.00%             | 10.00% |        |
| Hire Purchase Loan(Commercial Vehicle/Heavy Equipment)                       | 9.75%             | 11.75% |        |
| Real Estate Loan - Land Development  | 10.75%            | 12.75% |        |
| Real Estate Loan - Housing/Commercial Complex Development                    | 10.25%            | 12.25% |        |
| <b>Civil Bank SME Loan</b>   |                   |        |        |
| Overdraft  | 9.50%             | 11.50% |        |
| Demand Loan  | 8.75%             | 10.75% |        |
| Trust Receipt  | 8.25%             | 10.25% |        |
| Overdraft/ Demand Loan (Real Estate)   | 10.50%            | 12.50% |        |
| Term Loan  | 9.50%             | 11.50% |        |
| Type of Loan   | % Per Annum       |        |        |
| <b>Civil Bank Home Loan (HL)</b>   |                   |        |        |
| i. Upto 5 years  | 8.24%             |        |        |
| ii. Upto 10 years  | 9.24%             |        |        |
| iii. Upto 15 years   | 9.99%             |        |        |
| iv. Upto 20 years  | 10.99%            |        |        |
| v. Upto 25 years   | 11.99%            |        |        |
| <b>Civil Bank Hire Purchase Loan</b>   |                   |        |        |
| i. Private Four Wheeler  | 8.99%             |        |        |
| ii. Private Two Wheeler  | 14.00%            |        |        |
| iii. Other Equipment   | 13.00%            |        |        |
| <b>Civil Bank Personal Mortgage Loan</b>                                     |                   |        |        |
| i. Up to NPR 5 million   | 10.00%            |        |        |
| ii. Above NPR 5 million  | 10.25%            |        |        |
| Margin Lending (against ordinary Shares of acceptable companies)             | 9.50%             |        |        |
| Saurya Shakti Karja(Subsidy: 75% for below 1500 PWH, 50% for above 1500 PWH) | 9.00%             |        |        |
| Other Loans  | 15.00%            |        |        |
| <b>Civil Bank Gold/Silver Loan</b>   |                   |        |        |
| i. Super Gold/Silver Loan  |                   |        |        |
| a) Demand Loan   | 9.00%             |        |        |
| b) Overdraft   | 9.50%             |        |        |
| ii. Normal Gold/Silver Loan  |                   |        |        |
| a) Demand Loan   | 10.00%            |        |        |
| b) Overdraft   | 10.50%            |        |        |
| 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% |        |
| 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% |
| <b>Bills under Import LC</b>   | % 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 (Bhadra, 2073)   | 7.75%             |        |        |

Note: Consortium Loans will be as per Consortium Decision

\*Conditions Apply \*\* Minimum Rate 9.50%