



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**Effective Date: 8<sup>th</sup> Mangsir 2073 (23<sup>rd</sup> November 2016)**A) INTEREST RATES ON DEPOSITS**

	Schemes	Minimum Balance	% Per Annum
<b>SAVINGS</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>		
	6 Months	NPR 10,000.00	7.50 %
	1 year	NPR 10,000.00	8.00 %
	Above 1 year (13 months)	NPR 10,000.00	8.25 %
	<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	9.75%	11.75%
Export Finance	8.75%	10.75%
Overdraft	10.25%	12.25%
Term Loan	10.50%	12.50%
Short Term Pledge Loan	10.00%	12.00%
Short Term Working Capital Loan	9.00%	
Importer's Loan	8.50%	10.50%
Hire Purchase Loan (Commercial Vehicle/Heavy Equipment)	10.75%	12.75%
Real Estate Loan - Land Development	11.75%	13.75%
Real Estate Loan - Housing/Commercial Complex Development	11.25%	13.25%
<b>Civil Bank SME Loan</b>		
Overdraft	10.50%	12.50%
Demand Loan	9.75%	11.75%
Trust Receipt	8.75%	10.75%
Overdraft/ Demand Loan (Real Estate)	11.50%	13.50%
Term Loan	10.50%	12.50%

Type of Loan	% Per Annum
<b>Civil Bank Home Loan (HL)</b>	
i. Upto 5 years	8.99%
ii. Upto 10 years	9.99%
iii. Upto 15 years	10.74%
iv. Upto 20 years	11.74%
v. Upto 25 years	12.74%
<b>Civil Bank Hire Purchase Loan</b>	
i. Private Four Wheeler	9.74%
ii. Private Two Wheeler	14.75%
iii. Other Equipment	13.75%
<b>Civil Bank Personal Mortgage Loan</b>	
i. Up to NPR 5 million	11.00%
ii. Above NPR 5 million	11.25%
<b>Margin Lending (against ordinary Shares of acceptable companies)</b>	10.50%
<b>Saurya Shakti Karja</b>	9.00%
<b>Other Loans</b>	15.75%
<b>Civil Bank Gold/Silver Loan</b>	
i. Super Gold/Silver Loan	
a) Demand Loan	9.75%
b) Overdraft	10.25%
ii. Normal Gold/Silver Loan	
a) Demand Loan	10.75%
b) Overdraft	11.25%
<b>Civil Bank Education Loan</b>	11.25%
<b>Loan against Government Bonds</b>	8.25%
<b>Loan against Civil Bank FD</b>	Plus 2.50%
<b>Loan against convertible FCY Deposits</b>	9.00%
<b>Overdraft Card</b>	17.75%
<b>Hastakala Karja</b>	11.99%

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	17.75%		
Penalty Interest	Plus 3.00%		
Current Account Debit Balance (Maximum Rate)	17.00%		
Base Rate (Ashwin, 2073)	7.76%		

Note: Consortium Loans will be as per Consortium Decision

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