



सिम्बल 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, Kamaladi,  
Kathmandu-31, G.P.O No.:9799  
Tel No: 4169030/4169033/4169040  
Fax.: 4169038, SWIFT Code-CIVLNPKA  
E-mail : info@civilbank.com.np, www.civilbank.com.np

**SCHEDULE OF INTEREST RATE**Effective Date: 20<sup>th</sup> Poush 2073 (4<sup>th</sup> January 2017)**A) INTEREST RATES ON DEPOSITS**

	Schemes	Minimum Balance	% Per Annum
<b>SAVINGS</b>	Civil Bank Mero Bachat Khata	NPR 500.00	2.75 %
	Civil Bank Salary Plus Account	Nil	3.75 %
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	3.75 %
	Civil Bank Nari Bachat Khata	NPR 1,000.00	3.75 %
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	3.75 %
	Civil Bank Silver Savings Account	NPR 10,000.00	3.75 %
	Civil Bank Gold Savings Account	NPR 50,000.00	4.00 %
	Civil Bank Sansthapak Bachat Khata	NPR 1,000.00	4.00 %
	Civil Bank Remit Savings Account	NPR 1,000.00	3.75 %
	Civil Bank Laganikartako Khata	NPR 1,000.00	4.00 %
	Civil Bank Platinum Saving Account	NPR 500,000.00	4.75 %
<b>FIXED</b>	<b>Civil Bank Fixed Deposit 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	
	Civil Bank Flexi Deposit Khata*	NPR 1,000,000.00	8.25%
<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	10.25%	12.25%	
Export Finance	9.25%	11.25%	
Overdraft	10.50%	12.50%	
Term Loan	11.00%	13.00%	
Short Term Pledge Loan	10.50%	12.50%	
Short Term Working Capital Loan	9.50%		
Importer's Loan	9.00%	11.00%	
Hire Purchase Loan (Commercial Vehicle/Heavy Equipment)	11.25%	13.25%	
Real Estate Loan - Land Development	12.50%	14.50%	
Real Estate Loan - Housing/Commercial Complex Development	11.75%	13.75%	
<b>Civil Bank SME Loan</b>			
Overdraft	10.75%	12.75%	
Demand Loan	10.25%	12.25%	
Trust Receipt	9.25%	11.25%	
Overdraft/ Demand Loan (Real Estate)	12.00%	14.00%	
Term Loan	11.00%	13.00%	
Type of Loan	% Per Annum		
<b>Civil Bank Home Loan (HL)</b>			
i. Upto 5 years	9.49%		
ii. Upto 10 years	10.49%		
iii. Upto 15 years	11.24%		
iv. Upto 20 years	12.24%		
v. Upto 25 years	13.24%		
<b>Civil Bank Hire Purchase Loan</b>			
i. Private Four Wheeler	10.24%		
ii. Private Two Wheeler	15.25%		
iii. Other Equipment	14.25%		
<b>Civil Bank Personal Mortgage Loan</b>			
i. Up to NPR 5 million	12.00%		
ii. Above NPR 5 million	12.50%		
<b>Margin Lending (against ordinary Shares of acceptable companies)</b>	12.00%		
<b>Saurya Shakti Karja</b>	9.00%		
<b>Other Loans</b>	16.25%		
<b>Civil Bank Gold/Silver Loan</b>			
i. Super Gold/Silver Loan			
a) Demand Loan	10.25%		
b) Overdraft	10.75%		
ii. Normal Gold/Silver Loan			
a) Demand Loan	11.25%		
b) Overdraft	11.75%		
<b>Civil Bank Education Loan</b>	11.75%		
<b>Loan against Government Bonds</b>	8.75%		
<b>Loan against Civil Bank FD**</b>	Plus 2.50%		
<b>Loan against convertible FCY Deposits</b>	9.50%		
<b>Overdraft Card</b>	18.25%		
<b>Hastakala Karja</b>	12.49%		
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	6.00%	8.00%
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	16.25%		
After 15 days	18.25%		
Penalty Interest	Plus 3.00%		
Current Account Debit Balance (Maximum Rate)	18.25%		
Base Rate (Mangshir, 2073)	8.48%		

Note: Consortium Loans will be as per Consortium Decision

\*Conditions Apply \*\* Minimum Rate 8.75%