



सिभिल बैंक लिमिटेड

CIVIL BANK LTD.

Thinking forward Moving forward

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SCHEDULE OF INTEREST RATE

Effective Date: 31th Ashadh 2074 (15th July 2017)

INTEREST RATES ON LOANS AND ADVANCES*

Type of Loan	Risk Premium on base rate	
	From	To
Corporate Loan		
Demand Loan	0.75 %	3.00%
Export Finance	0.00%	2.00%
Overdraft	2.00%	5.00%
Term Loan	2.00%	5.00%
Short Term Pledge Loan	1.00%	4.00%
Short Term Working Capital Loan	0.50%	
Importer's Loan	0.50%	3.00%
Hire Purchase Loan (Commercial Vehicle/Heavy Equipment)	3.50%	5.00%
Real Estate Loan - Land Development	3.50%	5.50%
Real Estate Loan - Housing/Commercial Complex Development	3.00%	5.50%
Type of Loan	Risk Premium on base rate	
	Prime	Others
Civil Bank SME Loan		
Overdraft	2.50%	5.50%
Demand Loan	1.50%	4.00%
Trust Receipt	1.00%	3.50%
Overdraft/ Demand Loan (Real Estate)	4.00%	5.50%
Term Loan	2.50%	5.50%
	Prime	Others
Civil Bank Home Loan (HL)		
i. Upto 5 years	1.00%	2.50%
ii. Upto 10 years	2.00%	3.00%
iii. Upto 15 years	3.00%	4.00%
iv. Upto 20 years	3.50%	4.50%
v. Upto 25 years	4.00%	5.00%
Civil Bank Hire Purchase Loan		
i. Private Vehicle Four - Wheeler	2.00%	3.00%
ii. Private Vehicle Two-Wheeler	7.00%	7.00%
iii. Other Equipment	5.00%	7.00%
Civil Bank Personal Mortgage Loan (Revolving and Non Revolving)		
i. Up to NPR 5 million	3.00%	4.50%
ii. Above NPR 5 million	4.00%	5.50%
Margin Lending (against ordinary Shares of acceptable companies)	3.00%	5.00%
Saurya Shakti Karja	2.50%	2.50%
Civil Bank Gold/Silver Loan		
i. Super Gold/Silver Loan		
a) Demand Loan	3.50%	5.00%
b) Overdraft	4.00%	5.50%
ii. Normal Gold/Silver Loan		
a) Demand Loan	3.50%	5.50%
b) Overdraft	4.00%	6.00%
Civil Bank Education Loan	3.00%	5.00%
Loan against Government Bonds	0.50%	0.50%
Loan against Civil Bank FD**	Plus 2.50%**	
Loan against convertible FCY Deposits	1.00%	3.00%
Overdraft Card	8.00%	8.00%
Hastakala Karja	4.00%	4.00%
Micro Credit	Risk Premium on base rate	
	From	To
Micro Group Guarantee Based loans	6.90%	
Security Based Micro/Enterprise loans	5.00%	6.00%
Micro Rural Housing loans	6.00%	7.00%
Micro HP (Deprived Sector loan)	5.00%	
Deprived Sector (Institutional Loans/MFIs)	1.00%	2.00%
Deprived Sector Loans (Cooperatives/NGOs)	2.00%	3.00%
Base Rate (Chaitra 2073)	11.10%	

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply ** Plus 2.50% on coupon rate or base rate + 2%, whichever is higher.