



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 RATEEffective Date: 31st Chaitra 2073 (13th April 2017)**A) INTEREST RATES ON DEPOSITS**

	Schemes	Minimum Balance	% Per Annum
SAVINGS	Civil Bank Mero Bachat Khata	NPR 500.00	5.00 %
	Civil Bank Salary Plus Account	Nil	6.00 %
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	5.50 %
	Civil Bank Nari Bachat Khata	NPR 1,000.00	5.00 %
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	6.50 %
	Civil Bank Silver Savings Account	NPR 10,000.00	5.25 %
	Civil Bank Gold Savings Account	NPR 50,000.00	5.50 %
	Civil Bank Sansthapak Bachat Khata	NPR 1,000.00	5.50 %
	Civil Bank Remit Savings Account	NPR 1,000.00	5.50 %
	Civil Bank Laganikartako Khata	NPR 1,000.00	6.50 %
	Civil Bank Platinum Saving Account	NPR 500,000.00	7.00 %
FIXED	Civil Bank Fixed Deposit		
	Non-Institutional		
	111 days FD	NPR 500,000.00	11.10 %
	74 days FD	NPR 50,000.00	12.00 %
	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 %
	Institutional Fixed Deposit		
	1 Year		4.50 %
	Above 1 Year		4.75 %
	Civil Swochalit Muddati Khata		
	6 Months	-	5.00 %
	1 year	-	5.50 %
2 years	-	5.75 %	
3 years	-	6.00 %	
	Civil Bank Structured Deposit (Institutional and Individual)	Negotiable	
Call	Call Deposit	As Per NRB Circular 15/073/074	
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 * Conditions Apply

B) INTEREST RATES ON LOANS AND ADVANCES*

Type of Loan	Prime Category	Others	
Demand Loan	11.00%	13.00%	
Export Finance	9.75%	11.75%	
Overdraft	11.50%	13.50%	
Term Loan	12.00%	14.00%	
Short Term Pledge Loan	11.00%	13.00%	
Short Term Working Capital Loan	10.50%		
Importer's Loan	10.50%	12.50%	
Hire Purchase Loan (Commercial Vehicle/Heavy Equipment)	13.00%	14.00%	
Real Estate Loan - Land Development	14.00%	16.00%	
Real Estate Loan - Housing/Commercial Complex Development	13.50%	15.00%	
Civil Bank SME Loan			
Overdraft	12.00%	14.00%	
Demand Loan	11.50%	13.50%	
Trust Receipt	11.50%	13.50%	
Overdraft/ Demand Loan (Real Estate)	14.00%	16.00%	
Term Loan	13.00%	14.00%	
Type of Loan	% Per Annum		
Civil Bank Home Loan (HL)			
i. Upto 5 years	10.99%		
ii. Upto 10 years	11.99%		
iii. Upto 15 years	12.99%		
iv. Upto 20 years	13.49%		
v. Upto 25 years	13.99%		
Civil Bank Hire Purchase Loan			
i. Private Four Wheeler	11.99%		
ii. Private Two Wheeler	16.00%		
iii. Other Equipment	15.75%		
Civil Bank Personal Mortgage Loan (Revolving and Non Revolving)			
i. Up to NPR 5 million	13.50%		
ii. Above NPR 5 million	14.50%		
Margin Lending (against ordinary Shares of acceptable companies)	13.50%		
Saurya Shakti Karja	12.50%		
Other Loans	16.75%		
Civil Bank Gold/Silver Loan			
i. Super Gold/Silver Loan			
a) Demand Loan	13.00%		
b) Overdraft	14.50%		
ii. Normal Gold/Silver Loan			
a) Demand Loan	13.50%		
b) Overdraft	14.50%		
Civil Bank Education Loan	12.50%		
Loan against Government Bonds	10.00%		
Loan against Civil Bank FD**	Plus 2.50%**		
Loan against convertible FCY Deposits	10.00%		
Overdraft Card	18.75%		
Hastakala Karja	13.99%		
Micro Credit	Limit	From	To
Micro Group Guarantee Based loans	60,000	18.00%	
Security Based Micro Enterprise loans	500,000	17.00%	18.00%
Micro Rural Housing loans	400,000	17.00%	18.00%
Micro HP (Deprived Sector loan)	Upto 1 million	16.00%	
Other Micro Loans - Agro Sector (Secured)	Upto 1.50 million	15.00%	17.00%
Deprived Sector (Institutional Loans/MFIs)		9.00%	11.00%
Deprived Sector Loans (Cooperatives/NGOs)		11.00%	13.00%
Other Deprived Sector Loans	Upto 10 million	17.00%	18.00%
Bills under Import LC	% Per Annum		
Upto 15 days	16.75%		
After 15 days	18.75%		
Penalty Interest	Plus 2.00%		
Current Account Debit Balance (Maximum Rate)	18.75%		
Base Rate (Falgun 2073)	10.44%		

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply ** Plus 2.50% or Minimum Rate 12.00%, whichever is higher