



सिम्बिल 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**A) INTEREST RATES ON DEPOSITS**

| | Schemes | Minimum Balance | % Per Annum |
|--|--------------------------------------|-----------------|-------------|
| SAVINGS | Local Currency Savings (LCY) | | |
| | Civil Bank Mero Bachat Khata | Nil | 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 % |
| FIXED | Civil Bank Fixed Deposit | | |
| | Non-Institutional | | |
| | 73 days | NPR 500,000.00 | 6.20 % |
| | 6 Months | NPR 10,000.00 | 4.00 % |
| | 1 year | NPR 10,000.00 | 5.00 % |
| | Above 1 year | NPR 10,000.00 | 5.25 % |
| | 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 % | |
| STRUCTURED DEPOSITS | Civil Bank Structured Deposit | Negotiable | |
| 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

B) INTEREST RATES ON LOANS AND ADVANCES*

| Type of Loan | Prime Category | Others | |
|---|-------------------|--------|--------|
| Demand Loan | 8.00% | 10.00% | |
| Export Finance | 7.00% | 9.00% | |
| Overdraft | 8.50% | 10.50% | |
| Term Loan | 8.75% | 10.75% | |
| Short Term Pledge Loan | 8.25% | 10.25% | |
| Short Term Working Capital Loan | 7.00% | - | |
| Importer's Loan | 7.00% | 9.00% | |
| Hire Purchase Loan(Commercial Vehicle/Heavy Equipment) | 9.00% | 11.00% | |
| Real Estate Loan - Land Development | 10.00% | 12.00% | |
| Real Estate Loan - Housing/Commercial Complex Development | 9.50% | 11.50% | |
| Civil Bank SME Loan | | | |
| Overdraft | 9.00% | 11.00% | |
| Demand Loan | 8.50% | 10.50% | |
| Trust Receipt | 8.00% | 10.00% | |
| Overdraft/ Demand Loan (Real Estate) | 10.00% | 12.00% | |
| Term Loan | 9.00% | 11.00% | |
| Type of Loan | % Per Annum | | |
| Civil Bank Home Loan (HL) | | | |
| i. Upto 5 years | 7.99% | | |
| ii. Upto 10 years | 8.99% | | |
| iii. Upto 15 years | 9.99% | | |
| iv. Upto 20 years | 10.99% | | |
| v. Upto 25 years | 11.99% | | |
| Civil Bank Hire Purchase Loan | | | |
| i. Private Four Wheeler | 8.99% | | |
| ii. Private Two Wheeler | 14.00% | | |
| iii. Other Equipment | 13.00% | | |
| Civil Bank Personal Mortgage Loan | | | |
| i. Up to NPR 5 million | 9.50% | | |
| ii. Above NPR 5 million | 10.00% | | |
| Margin Lending (against ordinary Shares of acceptable companies) | 9.00% | | |
| Saurya Shakti Karja(Subsidy: 75% for below 1500 PWH, 50% for above 1500 PWH) | 9.00% | | |
| Other Loans | 15.00% | | |
| Civil Bank Gold/Silver Loan | | | |
| 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% |
| Bills under Import LC | % 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 (Jestha, 2073) | 7.52% | | |

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply