



SCHEDULE OF INTEREST RATE

To be effective from 14th April, 2014 (1st Baisakh, 2071)

A) INTEREST RATES ON DEPOSITS

	Type of Deposit	Minimum Balance	% Per Annum
SAVINGS	Local Currency Savings (LCY)		
	Civil Bank Mero Bachat Khata	Nil	4.25 %
	Civil Bank Salary Plus Account	Nil	4.75 %
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	4.75 %
	Civil Bank Nari Bachat Khata	NPR 1,000.00	4.75 %
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	5.00 %
	Civil Bank Silver Savings Account	NPR 10,000.00	4.75 %
	Civil Bank Gold Savings Account	NPR 50,000.00	5.25 %
	Civil Bank Sansthapak Bachat Khata	NPR 50,000.00	5.25 %
	Civil Bank Remit Savings Account	Nil	4.50 %
	Civil Bank Laganikartako Khata	NPR 1,000.00	5.00 %
Civil Bank Platinum Saving Account	NPR 5,00,000.00	6.25 %	
FIXED DEPOSIT	Civil Bank Fixed Deposit	NPR 10,000.00	
	6 Months 1 year		5.00 % 6.00 %
	Institutional Fixed Deposit (1 Year)		5.00 %
STRUCTURED DEPOSITS	Civil Bank Structured Deposit	Negotiable	
FOREIGN CURRENCY DEPOSIT (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	
	From	To	From	To
Demand Loan	11.00%	12.50%	12.50%	14.50%
Export Finance	9.00%	10.50%	10.50%	12.50%
Overdraft	12.00%	13.50%	13.50%	15.50%
Term Loan	12.25%	13.75%	13.75%	15.75%
Short Term Pledge Loan	11.75%	13.25%	13.25%	15.25%
Importer's Loan	10.00%	11.50%	11.50%	13.50%
Type of Loan			From	To
Civil Bank SME Loan				
i. Term Loan			11.24%	15.74%
ii. Working Capital Loan			10.24%	14.74%
Civil Bank Home Loan (HL)				
i. Upto 5 years			9.99%	10.99%
ii. Upto 10 years			10.99%	11.99%
iii. Upto 15 years			11.99%	12.99%
iv. Upto 20 years			12.99%	13.99%
v. Upto 25 years			13.99%	14.99%
Civil Bank Hire Purchase Loan				
i. Private Four Wheeler			9.99%	11.99%
ii. Commercial Vehicle			13.75%	15.75%
iii. Heavy Equipment			13.75%	15.75%
iv. Other Equipment/Two Wheeler			14.00%	16.00%
Civil Bank Personal Mortgage Loan				
i. Up to NPR 5 million			13.25%	15.25%
ii. Above NPR 5 million			14.25%	16.25%
Civil Bank Gold/Silver Loan				
i. Super Gold Loan			10.49%	
ii. Normal Gold Loan			11.49%	
Civil Bank Education Loan			11.00%	
Loan against Bank Guarantee (ECAI)			13.75%	
Loan against Government Bonds			9.25%	
Loan against Civil FD**			Plus 2.50%	
Loan against convertible FCY Deposits			8.25%	
Land Development Loan			13.75%	15.75%
Housing Development Loan			13.25%	15.25%
Margin Lending (against ordinary Shares of acceptable companies)			12.75%	14.75%
Other Loans			15.25%	16.25%
Hastakala Karja			11.99%	
Saurya Shakti Karja			15.00%	
Micro Credit		Limit	From	To
Micro Group Guarantee Based loans		Upto 60,000	18.00%	20.00%
Security Based Micro Enterprise loans		Upto 500,000	16.00%	18.00%
Micro Rural Housing loans		Upto 400,000	16.00%	18.00%
Micro HP (Deprived Sector loan)		Upto 1 million	14.00%	16.00%
Other Micro Loans - Agro Sector		Upto 1.50 million	14.00%	16.00%
Deprived Sector (Institutional Loans)		Upto 100 million	7.50%	11.50%
Other Deprived Sector Loans		Upto 10 million	12.00%	14.00%
Bills under Import LC		% Per Annum		
· Upto 15 days		16.00%		
· After 15 days		18.00%		
Penalty Interest		Plus 3.00%		
Current Account Debit Balance (Maximum Rate)		18.00%		
Base Rate (Falgun, 2070)		10.29%		

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply

**Minimum Rate 9.50%