



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 RATE**A) INTEREST RATES ON DEPOSITS**

Schemes		Minimum Balance	% Per Annum
SAVINGS	Local Currency Savings (LCY)		
	Civil Bank Mero Bachat Khata	Nil	3.75 %
	Civil Bank Salary Plus Account	Nil	4.25 %
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	4.25 %
	Civil Bank Nari Bachat Khata	NPR 1,000.00	4.25 %
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	4.25 %
	Civil Bank Silver Savings Account	NPR 10,000.00	4.25 %
	Civil Bank Gold Savings Account	NPR 50,000.00	4.75 %
	Civil Bank Sansthapak Bachat Khata	NPR 1,000.00	4.50 %
	Civil Bank Remit Savings Account	NPR 1,000.00	4.00 %
	Civil Bank Laganikartako Khata	NPR 1,000.00	4.50 %
Civil Bank Platinum Saving Account	NPR 500,000.00	5.50 %	
FIXED	Civil Bank Fixed Deposit Non-Institutional		
	6 Months	NPR 10,000.00	5.00 %
	1 year	NPR 10,000.00	6.00 %
	Above 1 year	NPR 10,000.00	6.25 %
	Institutional Fixed Deposit		
	1 Year		5.50 %
	Above 1 Year		5.75 %
	Civil Swochalit Muddati Khata		
	6 Months	-	5.50 %
	1 year	-	6.00 %
2 years	-	6.25 %	
3 years	-	6.50 %	
Civil 555 Muddati Patra (155 days)	NPR 500,000.00	7.07 %	
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	
	From	To	From	To
Demand Loan	10.25%	11.75%	11.75%	13.75%
Export Finance	8.00%	9.50%	9.50%	11.50%
Overdraft	11.50%	13.00%	13.00%	15.00%
Term Loan	11.75%	13.25%	13.25%	15.25%
Short Term Pledge Loan	11.25%	12.75%	12.75%	14.75%
Importer's Loan	9.00%	10.50%	10.50%	12.50%
Type of Loan			From	To
Civil Bank SME Loan				
i. Term Loan			10.75%	15.25%
ii. Working Capital Loan			9.50%	14.00%
Civil Bank Home Loan (HL)				
i. Upto 5 years			8.99%	9.99%
ii. Upto 10 years			9.99%	10.99%
iii. Upto 15 years			10.99%	11.99%
iv. Upto 20 years			11.99%	12.99%
v. Upto 25 years			12.99%	13.99%
Civil Bank Hire Purchase Loan				
i. Private Four Wheeler			8.99%	10.99%
ii. Commercial Vehicle			12.75%	14.75%
iii. Heavy Equipment			12.75%	14.75%
iv. Other Equipment			13.00%	15.00%
Civil Bank Personal Mortgage Loan				
i. Up to NPR 5 million			13.25%	15.25%
ii. Above NPR 5 million			14.25%	16.25%
Land Development Loan			12.00%	14.00%
Housing Development Loan			11.00%	13.00%
Margin Lending (against ordinary Shares of acceptable companies)			10.00%	12.00%
Other Loans			14.75%	15.75%
Civil Bank Gold/Silver Loan				
i. Super Gold Loan			10.49%	
ii. Normal Gold Loan			11.49%	
Civil Bank Education Loan			10.50%	
Loan against Financial Bank Guarantee			12.00%	
Loan against Government Bonds			7.50%	
Loan against Civil FD**			Plus 2.50%	
Loan against convertible FCY Deposits			8.25%	
Hastakala Karja			10.99%	
Saurya Shakti Karja			14.00%	
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				
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 (Falgun, 2071)		8.80%		

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply

**Minimum Rate 9.50%