



सिगिल बैंक लिमिटेड

CIVIL BANK LTD.

Thinking forward Moving forward

Class 'A' Institution Licensed by Nepal Prudential Board

www.civilbank.com.np, SWIFT: CIVLNPKA

Head Office, Classic Complex

Tindhara Road, Kamladi,

Kathmandu-31, G.P.O No.:9799

Tel No: 4169030, 4169040

Fax.: 4169038, SWIFT Code-CIVLNPKA

E-mail : info@civilbank.com.np, www.civilbank.com.np

SCHEDULE OF INTEREST RATETo be effective from 17th January, 2016 (3rd Magh, 2072)**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		
	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%	
Type of Loan	From	To	
Civil Bank Hire Purchase Loan			
i. Private Four Wheeler	8.99%	10.99%	
ii. Private Two Wheeler	14.00%	16.00%	
iii. Other Equipment	13.00%	15.00%	
Civil Bank Personal Mortgage Loan			
i. Up to NPR 5 million	10.00%	12.00%	
ii. Above NPR 5 million	10.50%	12.50%	
Margin Lending (against ordinary Shares of acceptable companies)	8.00%	10.00%	
Saurya Shakti Karja (Subsidy: 75% for below 1500 PWH, 50% for above 1500 PWH)	9.00%	-	
Other Loans	13.75%	15.75%	
Type of Loan	% Per Annum		
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 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%	16.00%
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 (Mangshir, 2072)		7.83%	

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply ** Minimum Rate 9.50%