



सिभिल बैंक लिमिटेड

**CIVIL BANK LTD.**

Thinking forward Moving forward

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## SCHEDULE OF INTEREST RATE

### A) INTEREST RATES ON DEPOSITS

	Schemes	Interest Rate(% Per Annum)
<b>SAVINGS</b>	Civil Bank Mero Bachat Khata	8.00%
	Civil Bank Salary Plus Account	8.00%
	Civil Bank Kishor Bachat Khata	8.00%
	Civil Bank Nari Bachat Khata	8.00%
	Civil Bank Ama Buwa Bachat Khata	8.00%
	Civil Bank Silver Savings Account	8.00%
	Civil Bank Gold Savings Account	8.00%
	Civil Bank Sansthapak Bachat Khata	8.00%
	Civil Bank Remit Savings Account	8.00%
	Civil Bank Laganikartako Khata	8.00%
	Civil Bank Platinum Saving Account	8.00%
	Civil Naya Bachat Khata	8.00%
	Civil Nepali Bachat Khata	8.00%
	Civil Sagarmatha Bachat Khata	8.00%
<b>FIXED</b>	<b>Non-Institutional</b>	
	3 months - 6 months	10.50%
	Above 6 months - 9 months	10.75%
	Above 9 months - 1 year	11.00%
	Above 1 year	11.00%
	<b>Institutional Fixed Deposit</b>	
	Upto 3 months	9.00%
Above 3 months – 6 months	9.50%	
Above 6 months and below one year	10.00%	
1 year	11.00%	
	<b>Structured Bulk Fixed Deposit</b>	10.25%
<b>FOREIGN CURRENCY DEPOSITS (FCY)</b>	USD Savings Account	2.00%
	Structured USD Savings Account	2.50%
	EUR Savings Account	2.00%
	GBP Savings Account	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	Risk Premium (% Per Annum) on Base Rate
<b>Corporate Loan</b>	
Demand Loan	Upto 3%
Export Finance	Upto 2%
Overdraft	Upto 4%
Term Loan	Upto 4%
Short Term Pledge Loan	Upto 3%
Short Term Working Capital Loan	Upto 2%
Importer's Loan	Upto 3%
Hire Purchase Loan (Commercial Vehicle/Heavy Equipment)	Upto 5%
Real Estate Loan - Land Development	Upto 5%
Real Estate Loan - Housing/Commercial Complex Development	Upto 5%
<b>Civil Bank SME Loan</b>	Upto 5.5%
<b>Civil Bank Home Loan (HL)</b>	Upto 5%
<b>Civil Bank Hire Purchase Loan</b>	
i. Auto Loan - Private	Upto 5%
ii. Auto Loan - Commercial	Upto 6%
iii. Other Equipment	Upto 6%
Civil Bank Personal Mortgage Loan (Revolving and Non Revolving)	
i. Up to NPR 5 million	Upto 4%
ii. Above NPR 5 million	Upto 5%
Margin Lending (against ordinary Shares of acceptable companies)	Upto 5%
Saurya Shakti Karja	Upto 2.5%
Civil Bank Gold/Silver Loan	Upto 5%
Civil Bank Education Loan	Upto 5%
Civil Bank Personal Loan	Upto 5%
Loan against Government Bonds	Upto 1%
Loan against Civil Bank FD**	Plus 2.0%**
Loan against convertible FCY Deposits	Upto 3%
Overdraft Card	Base Rate + 6.50%
Hastakala Karja	Base Rate + 4%
<b>Micro Credit</b>	<b>Risk Premium (% Per Annum) on Base Rate</b>
Micro Group Guarantee Based loans	Upto 6.50%
Security Based Micro Enterprise loans	Upto 6.00%
Micro Rural Housing loans	Upto 6.00%
Micro HP (Deprived Sector loan)	Upto 5.00%
Deprived Sector (Institutional Loans/MFIs)	Upto 2.00%
Deprived Sector Loans (Cooperatives/NGOs)	Upto 3.00%
Interest Rate Spread (Falgun 2074)	2.85%
Base rate (Falgun 2074)	12.02%

Note: Consortium Loans will be as per Consortium Decision

\*Conditions Apply \*\* Plus 2.0% on coupon rate or base rate, whichever is higher.