



सिभिल बैंक लिमिटेड

CIVIL BANK LTD.

Thinking forward Moving forward

Class "A" Institution Licensed by Nepal Rastra Bank

www.civilbank.com.np, SWIFT: CIVLNPKA

Head Office, Classic Complex

Tindhara Road, Kamaladi,

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 RATE

To be effective from 18th September, 2015 (1st Ashwin, 2072)

INTEREST RATES ON LOANS AND ADVANCES*

| Type of Loan | Prime Category | | Others | |
|--|----------------|--------------------|-------------|-----------|
| | From | To | From | To |
| Demand Loan | 7.75% | 9.75% | 9.75% | 11.75% |
| Export Finance | 7.00% | 9.00% | 9.00% | 11.00% |
| Overdraft | 8.00% | 10.00% | 10.00% | 12.00% |
| Term Loan | 8.50% | 10.50% | 10.50% | 12.50% |
| Short Term Pledge Loan | 8.25% | 10.25% | 10.25% | 12.25% |
| Short Term Working Capital Loan | 7.50% | | | |
| Importer's Loan | 7.50% | | 9.50% | |
| Hire Purchase Loan(Commercial Vehicle/Heavy Equipment) | 10.00% | | 12.00% | |
| Real Estate Loan - Land Development | 10.00% | 12.00% | 12.00% | 14.00% |
| Real Estate Loan - Housing/Commercial Complex Development | 9.50% | 11.50% | 11.50% | 13.50% |
| Civil Bank SME Loan | | | | |
| Overdraft | 8.50% | 10.50% | 10.50% | 12.50% |
| Demand Loan | 8.00% | 10.00% | 10.00% | 12.00% |
| Trust Receipt | 7.50% | 9.50% | 9.50% | 11.50% |
| Overdraft/ Demand Loan (Real Estate) | 10.00% | 12.00% | 12.00% | 14.00% |
| Term Loan | 9.00% | 11.00% | 11.00% | 13.00% |
| Type of Loan | | % Per Annum | | |
| Civil Bank Home Loan (HL) | | | | |
| i. Upto 5 years | | 9.99% | | |
| ii. Upto 10 years | | 10.99% | | |
| iii. Upto 15 years | | 11.99% | | |
| iv. Upto 20 years | | 12.99% | | |
| v. Upto 25 years | | 13.99% | | |
| 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 (Shrawan, 2072) | | 8.51% | | |

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply