



सिगिल बैंक लिमिटेड

CIVIL BANK LTD.

Thinking forward Moving forward

Class 'A' Institution Licensed by Nepal Rastra Bank

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SCHEDULE OF INTEREST RATETo be effective from 17th November, 2015 (1st Mangshir, 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	4.50 %
	1 year	NPR 10,000.00	5.50 %
	Above 1 year	NPR 10,000.00	5.75 %
	Institutional Fixed Deposit		
	1 Year		5.00 %
	Above 1 Year		5.25 %
	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	
	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%

Type of Loan	From	To
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%
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Saurya Shakti Karja (Subsidy: 75% for below 1500 PWH, 50% for above 1500 PWH)	9.00%	-
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Other Loans	13.75%	15.75%
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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 (Ashwin, 2072)	8.47%		

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply