



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%