



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, Kamradi,
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 17th August, 2014 (1st Bhadra, 2071)

A) INTEREST RATES ON DEPOSITS

	Type of Deposit	Minimum Balance	% Per Annum
SAVINGS	Local Currency Savings (LCY)		
	Civil Bank Mero Bachat Khata	Nil	4.00 %
	Civil Bank Salary Plus Account	Nil	4.50 %
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	4.50 %
	Civil Bank Nari Bachat Khata	NPR 1,000.00	4.50 %
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	4.50 %
	Civil Bank Silver Savings Account	NPR 10,000.00	4.50 %
	Civil Bank Gold Savings Account	NPR 50,000.00	5.00 %
	Civil Bank Sansthapak Bachat Khata	NPR 1,000.00	4.75 %
	Civil Bank Remit Savings Account	Nil	4.25 %
	Civil Bank Laganikartako Khata	NPR 1,000.00	4.75 %
Civil Bank Platinum Saving Account	NPR 5,00,000.00	5.50 %	
FIXED DEPOSIT	Civil Bank Fixed Deposit	NPR 10,000.00	
	6 Months		5.00 %
	1 year		6.00 %
	Above 1 year		6.25 %
	Civil Bank Merger Dhamaka (123 days)	NPR 100,000.00	7.05 %
	Institutional Fixed Deposit		
	1 Year		5.50 %
	Above 1 Year		5.75 %
STRUCTURED DEPOSITS	Civil Bank Structured Deposit	Negotiable	
FOREIGN CURRENCY DEPOSIT (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	10.50%	12.00%	12.00%	14.00%	
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	9.25%	10.75%	10.75%	12.75%	
Type of Loan			From	To	
Civil Bank SME Loan					
i. Term Loan			10.74%	15.24%	
ii. Working Capital Loan			9.74%	14.24%	
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/Two Wheeler			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%	
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%		
Land Development Loan			13.25%	15.25%	
Housing Development Loan			12.75%	14.75%	
Margin Lending (against ordinary Shares of acceptable companies)			12.00%	14.00%	
Other Loans			14.75%	15.75%	
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			% 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 (Asar, 2071)			9.44%		
Interest Rate Spread (Asar, 2071)			4.61%		

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply

**Minimum Rate 9.50%