



सिभिल बैंक लिमिटेड

CIVIL BANK LTD.

Thinking forward Moving forward

Class 'A' Institution Licensed by Nepal Rastra Bank

Head Office, Classic Complex

Tindhara Road, Kamladi,

Kathmandu-31, G.P.O No.:9799

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SCHEDULE OF INTEREST RATE

To be effective from 2nd June, 2013 (19th Jestha, 2070)

A) INTEREST RATES ON DEPOSITS

	Type of Deposit	Minimum Balance	% Per Annum
SAVINGS	Local Currency Savings (LCY)		
	Civil Bank Mero Bachat Khata	Nil	6.00%
	Civil Bank Salary Plus Account	Nil	6.50%
	Civil Bank Kishor Bachat Khata	NPR 1,000.00	6.50%
	Civil Bank Nari Bachat Khata	NPR 1,000.00	6.50%
	Civil Bank Ama Buwa Bachat Khata	NPR 10,000.00	6.75%
	Civil Bank Silver Savings Account	NPR 10,000.00	6.50%
	Civil Bank Gold Savings Account	NPR 50,000.00	7.00%
	Civil Bank Sansthapak Bachat Khata	NPR 50,000.00	7.00%
	Civil Bank Bijulee Remit Savings Account	Nil	6.25%
	Civil Bank Laganikartako Khata	NPR 1,000.00	6.75%
Civil Bank Platinum Saving Account	NPR 5,000,000.00	8.00%	
FIXED DEPOSITS	Civil Bank Fixed Deposit	NPR 10,000.00	
	6 months		8.00%
	1 year		10.00%
	Above 1 year		10.25%
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%

B) INTEREST RATES ON LOANS AND ADVANCES*

Type of Loan	Prime Category		Others	
	From	To	From	To
Demand Loan	13.50%	14.50%	15.25%	16.25%
Export Finance	12.75%	13.75%	13.75%	14.75%
Overdraft	14.25%	15.25%	15.25%	16.25%
Term Loan	14.75%	15.75%	15.75%	16.75%
Short Term Pledge Loan	14.00%	15.00%	15.00%	16.00%
Importer's Loan	12.75%	13.75%	13.75%	14.75%
Type of Loan			From	To
Civil Bank SME Loan				
i. Term Loan			13.50%	15.50%
ii. Working Capital Loan			13.00%	15.00%
Civil Bank Home Loan (HL)				
i. Upto 5 years				12.00%
ii. Upto 10 years				12.50%
iii. Upto 15 years				13.00%
iv. Upto 20 years				14.00%
v. Upto 25 years				14.50%
Civil Bank Hire Purchase Loan				
i. Private Vehicle				12.75%
ii. Commercial Vehicle				14.75%
iii. Heavy Equipment				14.75%
iv. Other Equipment				15.00%
Civil Bank Personal Mortgage Loan				
i. Up to NPR 5 million				15.50%
ii. Above NPR 5 million				16.50%
Civil Bank Gold/Silver Loan				
i. Super Gold Loan				12.25%
ii. Normal Gold Loan				13.25%
Civil Bank Education Loan				12.25%
Loan against Bank Guarantee (ECAI)				14.50%
Loan against Government Bonds				10.00%
Loan against Civil FD**				Plus 2.50%
Loan against convertible FCY Deposits				9.00%
Deprived Sector Loan				11.00%
Land Development Loan				16.00%
Housing Development Loan				15.00%
Margin Lending (against ordinary Shares of acceptable companies)				15.00%
Other Loans				16.50%
Note: Consortium Loans will be as per Consortium Decision				
*Conditions Apply				
**Minimum Rate 10.25%				
Bills under Import LC				
· Upto 15 days				16%
· After 15 days				18%
Penalty Interest				Plus 3.00%
Current Account Debit Balance				18.00%
Base Rate (Chaitra End 2069)				11.95%