



सिभिल बैंक लिमिटेड

CIVIL BANK LTD.

Thinking forward Moving forward

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SCHEDULE OF INTEREST RATEEffective Date: 7th Shrawan 2074 (22th July 2017)**A) INTEREST RATES ON DEPOSITS**

	Schemes	Proposed rate
SAVINGS	Civil Bank Mero Bachat Khata	6.50 %
	Civil Bank Salary Plus Account	7.00 %
	Civil Bank Kishor Bachat Khata	6.50 %
	Civil Bank Nari Bachat Khata	6.50 %
	Civil Bank Ama Buwa Bachat Khata	6.50 %
	Civil Bank Silver Savings Account	6.50 %
	Civil Bank Gold Savings Account	6.75 %
	Civil Bank Sansthapak Bachat Khata	6.50 %
	Civil Bank Remit Savings Account	6.50 %
	Civil Bank Laganikartako Khata	7.00 %
	Civil Bank Platinum Saving Account	7.00 %
	Civil Naya Bachat Khata	8.25 %
FIXED	Civil Bank Fixed Deposit	
	Non-Institutional	
	3 Months	10.00%
	6 Months	10.50%
	9 Months	10.75%
	1 Year	11.00%
	Institutional Fixed Deposit	
1 Year	10.00%	
Above 1 Year	11.00%	
	Civil Bank Structured Deposit (Institutional and Individual)	Negotiable
FOREIGN CURRENCY DEPOSITS (FCY)	USD Savings Account	2.00%
	Structured USD Savings Account	2.50%
	EUR Savings Account	2.00%
	GBP Savings Account	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	Risk Premium (% Per Annum) on Base Rate
Corporate Loan	
Demand Loan	Upto 3%
Export Finance	Upto 2%
Overdraft	Upto 4%
Term Loan	Upto 4%
Short Term Pledge Loan	Upto 3%
Short Term Working Capital Loan	Upto 2%
Importer's Loan	Upto 3%
Hire Purchase Loan (Commercial Vehicle/Heavy Equipment)	Upto 5%
Real Estate Loan - Land Development	Upto 5%
Real Estate Loan - Housing/Commercial Complex Development	Upto 5%
Civil Bank SME Loan	Upto 5.5%
Civil Bank Home Loan (HL)	Upto 5%
Civil Bank Hire Purchase Loan	
i. Auto Loan - Private	Upto 5%
ii. Auto Loan - Commercial	Upto 6%
iii. Other Equipment	Upto 6%
Civil Bank Personal Mortgage Loan (Revolving and Non Revolving)	
i. Up to NPR 5 million	Upto 4%
ii. Above NPR 5 million	Upto 5%
Margin Lending (against ordinary Shares of acceptable companies)	Upto 5%
Saurya Shakti Karja	Upto 2.5%
Civil Bank Gold/Silver Loan	Upto 5%
Civil Bank Education Loan	Upto 5%
Loan against Government Bonds	Upto 1%
Loan against Civil Bank FD**	Plus 2.0%**
Loan against convertible FCY Deposits	Upto 3%
Overdraft Card	Base Rate + 6.41%
Hastakala Karja	Base Rate + 4%
Micro Credit	Risk Premium (% Per Annum) on Base Rate
Micro Group Guarantee Based loans	Upto 6.41%
Security Based Micro Enterprise loans	Upto 6.00%
Micro Rural Housing loans	Upto 6.00%
Micro HP (Deprived Sector loan)	Upto 5.00%
Deprived Sector (Institutional Loans/MFIs)	Upto 2.00%
Deprived Sector Loans (Cooperatives/NGOs)	Upto 3.00%
Interest Rate Spread (Asar 2074)	3.49%
Base rate (Asar 2074)	11.59%

Note: Consortium Loans will be as per Consortium Decision

*Conditions Apply ** Plus 2.0% on coupon rate or base rate + 2%, whichever is higher.