



सिभिल बैंक लिमिटेड

**CIVIL BANK LTD.**

Head Office, Civil Trade Centre  
Sundhara, Kathmandu  
G.P.O. Box: 9799  
Tel No: 4251015, 4251087  
Fax No: 4251036, SWIFT Code-CIVLNPKA  
E-mail: info@civilbank.com.np, www.civilbank.com.np

**SCHEDULE OF INTEREST RATE**Effective Date: 23<sup>rd</sup> July, 2020 (8<sup>th</sup> Shrawan, 2077)**A. INTEREST RATES ON DEPOSITS**

	Schemes	Interest Rate (% per annum)
<b>SAVINGS</b>	Mero Bachat Khata	5.50%
	Silver Savings	5.50%
	Gold Savings	5.50%
	Kishor Bachat Khata	5.50%
	Naya Bachat Khata	5.50%
	Nari Bachat Khata	5.50%
	Salary Plus Deposit	5.50%
	Ama Buwa Bachat Khata	5.50%
	Civil Bank Remit Saving AC	5.50%
	Civil Laganikartako Khata	5.50%
	Sansthapak Bachat Khata	5.50%
	Sagarmatha Bachat Khata	5.50%
	Chandra Surya Bachat Khata	5.50%
	Platinum Savings A/c	5.50%
	Civil Nepali Bachat Khata	5.50%
	Samman Bachat Khata	5.50%
	Online Savings Account	5.50%
Samriddhi Bachat Khata	5.50%	
Hamro Bachat Khata	5.50%	
Surakshya Bachat Khata	5.50%	
<b>FIXED</b>	<b>Non-Institutional</b>	
	3 Months	7.25%
	Above 3 months	7.75%
	Non-Institutional Annuity Deposit	8.25%
	<b>Institutional Fixed Deposit (New)</b>	6.50%
	<b>Institutional Fixed Deposit (Renewal only)</b>	6.60%
<b>FOREIGN CURRENCY DEPOSITS (FCY)</b>	USD Savings Account	2.50%
	Structured USD Savings Account	2.50%
	EUR Savings Account	2.00%
	GBP Savings Account	2.00%

Note: Interest Rates on FCY Fixed Deposit 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%
<b>Civil Bank SME Loan</b>	Upto 5.00%
<b>Civil Bank Home Loan (HL)</b>	Upto 5%
<b>Civil Bank Hire Purchase Loan</b>	
i. Auto Loan - Private	Upto 5%
ii. Auto Loan - Commercial	Upto 5%
iii. Other Equipment	Upto 5%
<b>Civil Bank Personal Mortgage Loan</b> (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 2.50%
Civil Bank Gold/Silver Loan	Upto 5%
Civil Bank Education Loan	Upto 5%
Civil Bank Personal Loan	Upto 5%
Loan against Bonds	Upto 1%
Loan against Civil Bank FD**	Plus 2%**
Loan against convertible FCY Deposits	Upto 3%
Overdraft Card	Base Rate + 5.16%
Hastakala Karja	Base Rate + 4%
<b>Micro Credit</b>	<b>Risk Premium (% per annum) on Base Rate</b>
Micro Group Guarantee Based loans	Upto 5.16%
Security Based Micro Enterprise loans	Upto 5%
Micro Rural Housing loans	Upto 5%
Micro HP (Deprived Sector loan)	Upto 5%
Deprived Sector (Institutional Loans/MFIs)	Upto 3%
Deprived Sector Loans (Cooperatives/NGOs)	Upto 3%
Interest Rate Spread (Asar 2077)	3.92%
Base Rate (Asar 2077)	9.84%

Note: Interest Rate on Consortium Loans will be as per Consortium Decision

\*Condition Apply \*\* Coupon Rate plus 2% or Base Rate plus 2%, whichever is higher.