



सिभिल बैंक लिमिटेड

CIVIL BANK LTD.

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SCHEDULE OF INTEREST RATE

Effective Date: For the month of Kartik 2077

A. INTEREST RATES ON DEPOSITS

| Schemes | | Interest Rate (% per annum) | |
|--|-----------------------------------|-----------------------------|----------------|
| SAVINGS | Mero Bachat Khata | 4.00% | |
| | Premium Saving Account | 6.00% | |
| | Silver Savings | 4.00% | |
| | Gold Savings | 4.00% | |
| | Kishor Bachat Khata | 4.00% | |
| | Naya Bachat Khata | 4.00% | |
| | Nari Bachat Khata | 4.00% | |
| | Salary Plus Deposit | 4.00% | |
| | Ama Buwa Bachat Khata | 4.00% | |
| | Civil Bank Remit Saving AC | 4.00% | |
| | Civil Laganikartako Khata | 4.00% | |
| | Sansthapak Bachat Khata | 4.00% | |
| | Sagarmatha Bachat Khata | 4.00% | |
| | Chandra Surya Bachat Khata | 4.00% | |
| | Platinum Savings A/c | 4.00% | |
| Civil Nepali Bachat Khata | 4.00% | | |
| Samman Bachat Khata | 4.00% | | |
| Online Savings Account | 4.00% | | |
| Samriddhi Bachat Khata | 4.00% | | |
| Hamro Bachat Khata | 4.00% | | |
| FIXED | Non-Institutional | | |
| | 3 months to 6 months | 7.75% | |
| | Above 6 months to below 1 year | 8.00% | |
| | 1 year | 8.75% | |
| | 2 years and above | 9.00% | |
| | Non-Institutional Annuity Deposit | 9.25% | |
| | Institutional Deposit: | | |
| 6 months | 5.10% | | |
| Above 6 months to 12 months | 6.10% | | |
| Above 12 months to 18 months | 6.25% | | |
| Above 18 months | 6.60% | | |
| FOREIGN CURRENCY DEPOSITS (FCY) | Institutional FD (Bidding) | New | Renewal |
| | Upto 2 years | 7.00% | 7.10% |
| | Above 2 years to below 3 years | 7.25% | 7.35% |
| | 3 years and above | 7.80% | 7.80% |
| 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* (Floating)

| 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% |
| Civil Bank Home Loan (HL) | |
| Upto 5 years | Upto 2.50% |
| Upto 10 years | Upto 3.00% |
| Upto 15 years | Upto 3.50% |
| Above 15 years | Upto 4.00% |
| Civil Bank Hire Purchase Loan | |
| i. Auto Loan - Private | Upto 3% |
| ii. Auto Loan - Commercial | Upto 5% |
| iii. Other Equipment | Upto 5% |
| Civil Bank Personal Mortgage Loan (Revolving) | Upto 4% |
| Civil Bank Personal Mortgage Loan (Non Revolving) | |
| Upto 5 years | Upto 3.50% |
| Upto 10 years | Upto 4.00% |
| Upto 15 years | Upto 4.50% |
| Above 15 years | Upto 5.00% |
| 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% |

Micro Credit**Risk Premium (% per annum) on Base Rate**

| | |
|--|------------|
| 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 (Bhadra 2077) | 4.04% |
| Base Rate (Bhadra 2077) | 9.07% |

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.

C. INTEREST RATES ON LOANS AND ADVANCES (FIXED)

| Loan Type | Tenure | Rate |
|--|----------------|------------|
| Home Loan | Upto 5 years | BR + 2.50% |
| | Upto 10 years | BR + 3.00% |
| | Upto 15 years | BR + 3.50% |
| | Above 15 years | BR + 4.00% |
| Auto Loan | Upto 7 years | BR + 3.00% |
| Personal Mortgage Loan (Non Revolving) | Upto 5 years | BR + 3.50% |
| | Upto 10 years | BR + 4.00% |
| | Upto 15 years | BR + 4.50% |
| | Above 15 years | BR + 5.00% |

Base Rate (BR) of last quarter end shall be applied in Fixed Rate