



सिभिल बैंक लिमिटेड

**CIVIL BANK LTD.**

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**SCHEDULE OF INTEREST RATE**

Effective Date: For the month of Mangsir 2077

**A. INTEREST RATES ON DEPOSITS**

Schemes		Interest Rate (% per annum)	
<b>SAVINGS</b>	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%		
<b>FIXED</b>	<b>Non-Institutional</b>		
	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%	
	<b>Institutional Deposit:</b>		
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%		
<b>FOREIGN CURRENCY DEPOSITS (FCY)</b>	<b>Institutional FD (Bidding)</b>	<b>New</b>	<b>Renewal</b>
	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
<b>Corporate Loan</b>	
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%
<b>Civil Bank Home Loan (HL)</b>	
Upto 5 years	Upto 0.50%
Upto 10 years	Upto 1.00%
Upto 15 years	Upto 1.50%
Above 15 years	Upto 2.00%
<b>Civil Bank Hire Purchase Loan</b>	
i. Auto Loan - Private	Upto 3%
ii. Auto Loan - Commercial	Upto 5%
iii. Other Equipment	Upto 5%
<b>Civil Bank Personal Mortgage Loan (Revolving)</b>	Upto 4%
<b>Civil Bank Personal Mortgage Loan (Non Revolving)</b>	
Upto 5 years	Upto 3.50%
Upto 10 years	Upto 4.00%
Upto 15 years	Upto 4.50%
Above 15 years	Upto 5.00%
<b>Margin Lending</b> (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 (Ashwin 2077)	4.26%
Base Rate (Ashwin 2077)	8.88%

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