

Annexure I		
CIVIL BANK LIMITED		
SCHEDULE OF INTEREST RATE		
For the month of Kartik 2078 (Revised)		
A. INTEREST RATES ON DEPOSITS		
Schemes		Interest Rate (% per annum)
SAVING	Mero Bachat Khata	5.00%
	Super Premium Saving Account	7.00%
	Baristha Bachat Khata	7.00%
	Premium Saving Account	6.00%
	Silver Savings	5.00%
	Gold Savings	5.00%
	Kishor Bachat Khata	5.00%
	Naya Bachat Khata	5.00%
	Nari Bachat Khata	5.00%
	Salary Plus Deposit	5.00%
	Baristha Bachat Khata	5.00%
	Civil Bank Remit Saving AC	5.00%
	Civil Lagantikartako Khata	5.00%
	Sansthapak Bachat Khata	5.00%
	Sagarmatha Bachat Khata	5.00%
	Chandra Surya Bachat Khata	5.00%
	Platinum Savings A/c	5.00%
	Civil Nepali Bachat Khata	5.00%
	Samman Bachat Khata	5.00%
	Online Savings Account	5.00%
Samridhhi Bachat Khata	5.00%	
Surakshya Bachat Khata	5.00%	
Hamro Bachat Khata	5.00%	
FIXED	Non-Institutional	
	3 months and above	9.36%
	Non-Institutional Annuity Deposit	9.36%
	Civil Khutruke Khata (Recurring)	8.00%
	Institutional Deposit:	
3 months and above	8.36%	
	Institutional FD(Bidding)	New/Renewal
	3 months and above	Upto 8.36%
FOREIGN CURRENCY DEPOSITS (FCY)	USD Savings Account	4.16%
	Structured USD Deposit	5.16%
	EUR Savings Account	2.01%
	GBP Savings Account	2.01%
<i>Note: Interest Rates on FCY Fixed Deposit and FCY Call Deposits are negotiable</i>		
B. INTEREST RATES ON LOANS AND ADVANCES* (FLOATING)		
Type of Loan		Risk Premium (% per annum) on Base Rate
Corporate Loan		
Demand Loan		Upto 5%
Export Finance		Upto 5%
Overdraft		Upto 5%
Term Loan		Upto 5%
Short Term Pledge Loan		Upto 5%
Short Term Working Capital Loan		Upto 5%
Importer's Loan		Upto 5%
Hire Purchase Loan(Commercial Vehicle/Heavy Equipment)		Upto 5%
Real Estate Loan - Land Development		Upto 7%
Real Estate Loan - Housing/Commercial Complex Development		Upto 7%
Civil Bank SME and Mid-Corporate Loan		Upto 5.00%
Civil Bank Home Loan (HL)		Upto 4.00%
Civil Bank Hire Purchase Loan		
i. Auto Loan - Private		Upto 5%
ii. Auto Loan - Commercial/Other Hire Purchase Loan		Upto 7%
Civil Bank Personal Mortgage Loan (Revolving)		Upto 7%
Civil Bank Personal Mortgage Loan (Non Revolving)		
Upto 5 years		Upto 5.00%
Above 5 years		Upto 7.00%
Margin Lending (against ordinary Shares of acceptable companies)		Upto 7%
Saurya Shakti Karja		Upto 3.50%
Civil Bank Gold/Silver Loan		Upto 5%
Civil Bank Education Loan		Upto 5%
Civil Bank Personal Loan		Upto 7%
Loan against Bonds		Upto 2%
Loan against Civil Bank FD**		Plus 2%**
Loan against convertible FCY Deposits		Upto 3%
Overdraft Card		Upto 7%
Hastakala Karja		Upto 7%
Micro Credit		Risk Premium (% per annum) on Base Rate
Micro Group Guarantee Based loans		Upto 7%
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 5%
Deprived Sector Loans (Cooperatives/NGOs)		Upto 5%
Interest Rate Spread (Bhadra 2078)		2.65%
Base Rate (Bhadra 2078)		8.04%
<i>Note: Interest Rate on Consortium Loans will be as per Consortium Decision</i>		
<i>*Condition Apply ** Coupon Rate plus 2% or Base Rate, whichever is higher.</i>		
C. INTEREST RATES ON LOAN AND ADVANCES (FIXED)		
Loan Type	Tenure	Proposed Fixed Rate
Home Loan	Upto 5 years	BR + 3.50%
	Above 5 years	BR + 4.50%
Auto Loan	Upto 7 years	BR + 5.00%
Personal	Upto 5 years	BR + 5.00%
Mortgage	Above 5 years	BR + 6.00%
Base Rate (BR) of last quarter shall be applicable for fixed rate.		
Interest rate on default/forced loan		17.00%