



सिभिल बैंक लिमिटेड

**CIVIL BANK LTD.**

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**SCHEDULE OF INTEREST RATE**Effective Date: 24<sup>th</sup> November 2019 (8<sup>th</sup> Mangsir, 2076)**A) INTEREST RATES ON DEPOSITS**

	Schemes	Interest Rate(% Per Annum)
<b>SAVINGS</b>	Mero Bachat Khata	6.00%
	Silver Savings	6.00%
	Gold Savings	6.00%
	Kishor Bachat Khata	6.00%
	Naya Bachat Khata	6.00%
	Nari Bachat Khata	6.00%
	Salary Plus Deposit	6.00%
	Ama Buwa Bachat Khata	6.00%
	Civil Bank Remit Saving AC	6.00%
	Civil Laganikartako Khata	6.50%
	Sansthapak Bachat Khata	6.50%
	Sagarmatha Bachat Khata	6.00%
	Chandra Surya Bachat Khata	6.00%
	Platinum Savings A/c	6.00%
	Civil Nepali Bachat Khata	6.00%
	Samman Bachat Khata	6.50%
Online Savings Account	6.00%	
Samriddhi Bachat Khata	6.00%	
Hamro Bachat Khata	6.50%	
<b>FIXED</b>	<b>Non-Institutional</b> Upto 1 Year/Above 1 Year	9.25%
	Other Deposit	9.25%
	<b>Institutional Fixed Deposit (New)</b>	8.50%
	<b>Institutional Fixed Deposit (Renewal only)</b>	8.60%
<b>FOREIGN CURRENCY DEPOSITS (FCY)</b>	USD Savings Account	4.00%
	Structured USD Savings Account	4.00%
	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
<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 5.5%
<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 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%
Civil Bank Personal 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 + 6.89%
Hastakala Karja	Base Rate + 4%
<b>Micro Credit</b>	<b>Risk Premium (% Per Annum) on Base Rate</b>
Micro Group Guarantee Based loans	Upto 6.89%
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 3.00%
Deprived Sector Loans (Cooperatives/NGOs)	Upto 3.00%
Interest Rate Spread (Ashwin 2076)	4.64%
Base Rate (Ashwin 2076)	11.11%

Note: Consortium Loans will be as per Consortium Decision

\*Conditions Apply \*\* Coupon rate plus 2.0% or base rate plus 2.0%, whichever is higher.