



सिभिल बैंक लिमिटेड

**CIVIL BANK LTD.**

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**SCHEDULE OF INTEREST RATE**Effective Date: 13<sup>th</sup> April, 2020 (1<sup>st</sup> Baisakh, 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%	
Samridhhi Bachat Khata	5.50%	
Hamro Bachat Khata	5.50%	
Surakshya Bachat Khata	5.50%	
<b>FIXED</b>	<b>Non-Institutional</b>	
	Upto 1 Year/Above 1 Year	8.25%
	Other Deposit	8.25%
	<b>Institutional Fixed Deposit (New)</b>	7.00%
	<b>Institutional Fixed Deposit (Renewal only)</b>	7.10%
<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 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 (Revolving and Non Revolving)</b>	
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 Government Bonds	Upto 1%
Loan against Civil Bank FD**	Plus 2%**
Loan against convertible FCY Deposits	Upto 3%
Overdraft Card	Base Rate + 7.02%
Hastakala Karja	Base Rate + 4%
<b>Micro Credit</b>	<b>Risk Premium (% per annum) on Base Rate</b>
Micro Group Guarantee Based loans	Upto 7.02%
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 (Poush 2076)	4.90%
Base Rate (Poush 2076)	10.98%

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.

नेपाल राष्ट्र बैंकको ई.प्रा. निर्देशन नं. १५/०७६ अनुसार बैंकहरूले आधार दर (base rate) मा आएको परिवर्तन अनुरूप कर्जाको व्याजदर त्रैमासिक रुपमा समायोजन गर्नु पर्दछ । तदनुरूप, यस बैंकले चैत्र २०७६ को आधार दर (base rate) अनुसार वैशाख २०७७ मा कर्जाको व्याज दर समायोजन गर्ने तथा ऋणीहरूलाई राहत प्रदान गर्ने उद्देश्यले एक पटकका लागि २०७७ वैशाखको आधार दर (base rate) अनुरूप २०७७ जेष्ठ १ गतेदेखि लागू हुने गरी स्वदेशी मुद्रामा प्रदान गरिएका सम्पूर्ण कर्जाको व्याजदर घटाइनेछ । तत्पश्चात् प्रत्येक त्रैमासको समाप्ती पछि यथावतरूपमा आधार दर (base rate) मा आएको परिवर्तन अनुरूप व्याजदर समायोजन गरिने व्यहोरा समेत जानकारी गराउँदछौं ।