

SCHEDULE OF INTEREST RATE

For the month of Falgun 2078

A. INTEREST RATES ON DEPOSITS

Schemes		Interest Rate (% per annum)
SAVINGS	Super Premium Saving Account	8.03%
	Baristha Bachat Khata	8.03%
	Premium Saving Account	7.03%
	Silver Savings	6.03%
	Gold Savings	6.03%
	Kishor Bachat Khata	6.03%
	Naya Bachat Khata	6.03%
	Nari Bachat Khata	6.03%
	Salary Plus Deposit	6.03%
	Civil Bank Remit Saving AC	6.03%
	Civil Laganikartako Khata	6.03%
	Sansthapak Bachat Khata	6.03%
	Sagarmatha Bachat Khata	6.03%
	Chandra Surya Bachat Khata	6.03%
	Platinum Savings A/c	6.03%
	Civil Nepali Bachat Khata	6.03%
	Samman Bachat Khata	6.03%
	Online Savings Account	6.03%
	Samriddhi Bachat Khata	6.03%
	Surakshya Bachat Khata	6.03%
Hamro Bachat Khata	6.03%	
Mero Bachat Khata	6.03%	
Civil Super Baideshik Rojgaar Khata	9.03%	
FIXED	Non-Institutional	
	3 months and above	11.03%
	Non-Institutional Annuity Deposit	11.03%
	Civil Khutruke Khata (Recurring)	9.03%
	Civil Remittance Khutruke Khata	10.03%
	Civil Remit FD	12.03%
Institutional Deposit:		
3 months and above	10.03%	
Institutional FD(Bidding)		
3 months and above	Upto 10.03%	
FOREIGN CURRENCY DEPOSITS (FCY)	USD Savings Account	4.16%
	Structured USD Deposit	5.16%
	EUR Savings Account	2.01%
	GBP Savings Account	2.01%

Note: Additional 0.10% will be provided for the renewal of Institutional Deposits
Interest Rates on FCY Fixed Deposit and FCY Call Deposits are negotiable
Interest on Fixed Deposit shall be posted on monthly/quarterly/ as per agreement basis

B. INTEREST RATES ON LOANS AND ADVANCES* (Floating)

Type of Loan	Risk Premium (% per annum) on Base Rate
Corporate Loan	
Demand Loan	Upto 6.00%
Export Finance	Upto 6.00%
Overdraft	Upto 6.00%
Term Loan	Upto 6.00%
Short Term Pledge Loan	Upto 6.00%
Short Term Working Capital Loan	Upto 6.00%
Importer's Loan	Upto 6.00%
Hire Purchase Loan(Commercial Vehicle/Heavy Equipment)	Upto 6.00%
Real Estate Loan - Land Development	Upto 8.00%
Real Estate Loan - Housing/Commercial Complex Development	Upto 8.00%
Civil Bank SME and Mid-Corporate Loan	Upto 6.00%
Civil Bank Home Loan (HL)	Upto 6.00%
Civil Bank Hire Purchase Loan	
i. Auto Loan - Private	Upto 6.00%
ii. Auto Loan - Commercial/Other Hire Purchase Loan	Upto 8.00%
Civil Bank Personal Mortgage Loan (Revolving)	Upto 8.00%
Civil Bank Personal Mortgage Loan (Non Revolving)	
Upto 5 years	Upto 6.00%
Above 5 years	Upto 8.00%
Margin Lending (against ordinary Shares of acceptable companies)	Upto 8.00%
Saurya Shakti Karja	Upto 3.50%
Civil Bank Gold/Silver Loan	Upto 6.00%
Civil Bank Education Loan	Upto 6.00%
Civil Bank Personal Loan	Upto 8.00%
Loan against Bonds	Upto 2.00%
Loan against Civil Bank FD**	Plus 2.00%**
Loan against convertible FCY Deposits	Upto 3.00%
Overdraft Card	Upto 8.00%
Hastakala Karja	Upto 8.00%

Micro Credit	Risk Premium (% per annum) on Base Rate
Micro Group Guarantee Based Loans	Upto 7.00%
Medium, Small and Micro Enterprise Loan	Upto 5.00%
Micro Rural Housing Loans	Upto 5.00%
Micro HP (Deprived Sector Loan)	Upto 5.00%
Deprived Sector (Institutional Loans/MFIs)	Upto 5.00%
Interest Rate Spread (Poush 2078)	3.05%
Average Base Rate of Second Quarter	9.24%

Note: Interest Rate on Consortium Loans will be as per Consortium Decision
*Condition Apply ** Coupon Rate plus 2% or Base Rate, whichever is higher.

C. INTEREST RATES ON LOANS AND ADVANCES (FIXED)

Loan Type	Tenure	Proposed Fixed Rate
Home Loan	Upto 5 years	BR + 4.50%
	Above 5 years	BR + 5.50%
Auto Loan	Upto 7 years	BR + 6.00%
Personal Mortgage Loan	Upto 5 years	BR + 6.00%
	Above 5 years	BR + 7.00%
Base Rate (BR) of last quarter shall be applicable for fixed rate.		
Interest rate on default/forced loan		17.00%



सिभिल बैंक लिमिटेड

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