



सिभिल बैंक लिमिटेड

CIVIL BANK LTD.

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SCHEDULE OF INTEREST RATE

Effective Date: For the month of Ashwin 2077

A. INTEREST RATES ON DEPOSITS

Schemes		Interest Rate (% per annum)	
SAVINGS	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%		
FIXED	Non-Institutional		
	3 months to 6 months	7.75%	
	Above 6 months to below 1 year	8.00%	
	1 year to 2 years	8.50%	
	Above 2 years	8.75%	
	Non-Institutional Annuity Deposit	8.25%	
	Institutional Deposit:		
	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%		
Institutional FD (Bidding)	New	Renewal	
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%	
FOREIGN CURRENCY DEPOSITS (FCY)	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*

Type of Loan	Risk Premium
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%
Civil Bank SME Loan	Upto 5.00%
Civil Bank Home Loan (HL)	Upto 5%
Civil Bank Hire Purchase Loan	
i. Auto Loan - Private	Upto 5%
ii. Auto Loan - Commercial	Upto 5%
iii. Other Equipment	Upto 5%
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 2.50%
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
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%
Base Rate (Shrawan 2077)	9.51%

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.