

# INTEREST RATE

TO BE EFFECTIVE FROM 1<sup>st</sup> Chaitra 2079 (15<sup>th</sup> March 2023)

S. No	Citizens Deposit Products	Minimum Balance	Interest Rate (p.a)		
1	Citizens Savings Deposits (NPR)	From NPR 0.00 to NPR 100,000	6.00% - 8.00%		
2	Citizens Fixed Deposit (NPR) - Individual		11.00%		
3	Citizens Fixed Deposit (NPR) - Institutional		9.00% (additional 0.50% for bidding)		
4	Citizens Recurring Deposit (NPR)		Individual	Institutional	
5	Citizens Xtra Fixed Deposit (NPR)		11.00%	9.00% (additional 0.50% for bidding)	
6	Citizens Ekmustha Muddhati Yojana (CEMY)	25,000	11.00%		
7	Citizens International Remittance Fixed Deposit		12.00%		
8	Citizens Call Deposit (NPR)		up to 3.00%		
9	Citizens Tinau Mission MF Call Account		up to 3.00%		
10	Citizens Saving Account (FCY)				
	GBP	10	4.75%		
	EURO	20	4.00%		
	USD	20	5.75%		
	AUD	10	5.10%		
11	Citizens Call Deposit (FCY)				
	GBP		up to 2.375%		
	EURO		up to 2.00%		
	USD		up to 2.875%		
	AUD		up to 2.55%		
12	Citizens FCY Fixed Deposit (3 Months/ 6 Months and above)		Individual	Institutional (additional 0.50% for bidding)	
	GBP		6.25%	6.25%	
	EURO		5.50%	5.50%	
	USD		7.25%	7.25%	
	AUD		6.60%	6.60%	
13	Citizens Overseas FCY Fixed Deposit* (3 Months and above)				
Loans & Advances					
Corporate Loans		Premium (% p.a.) on Base Rate			
14	Term Loan	Upto 5.00%			
15	Overdraft	Upto 5.00%			
16	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan	Upto 5.00%			
17	Trust Receipt Loan	Upto 4.75 %			
18	Export Finance	Upto 4.75 %			
Consumer Loans					
19	Citizens Equipment Loan	Upto 5.00%			
20	Citizens Home Loan	Upto 5.00%			
21	Citizens Auto Loan	Upto 5.00%			
22	Citizens Education Loan	Upto 5.00%			
23	Citizens Mortgage Loan				
	Term Loan	Upto 5.00%			
	Overdraft	Upto 5.00%			
24	Citizens Margin Lending	Upto 5.00%			
25	Citizens Gold Loan	Upto 5.00%			
26	Citizens Fast Track Loan (CFTL)	Upto 5.00%			
27	Citizens Bina Dhilo Karja	Upto 5.00%			
28	Citizens One Zone One Product (OZOP)	Upto 5.00%			
29	Citizens Agriculture & Enterprise Loan	Upto 2.00%			
SME Loans					
30	Citizens SME Loan	Upto 5.00%			
Other Loans					
31	Other Loan/Force Loan	Upto 8.00%			
32	Loan against first class Bank Guarantee	Upto 5.00%			
33	FCY TR / Import Loan	Upto 10.00%			
34	Loan against Government Bond	Higher of Coupon rate + 2% or Base rate + 2 %			
35	Loan against Citizens Fixed Deposit Receipt and Promissory Note	Higher of FD rate + 2% or Base rate + 2 %			
36	NPR Loan Against FCY Fixed Deposit Receipt	Higher of Coupon rate + 2% or Base rate + 2 %			
37	Consortium Financing	As per Consortium decision			
38	Deprived Sector Loan	Upto 5.00%			
39	Subsidized Loan	As Defined by NRB			
Fixed Interest Rates for Consumer Loans Products		Up to 5 years	6-10 years	11-15 years	16 Years and above
40	Citizens Home Loan	14.00%	14.25%	14.50%	14.75%
41	Citizens Housing Loan		12.50% p.a.		
42	Citizens Mortgage Term Loan	14.50%	14.75%	15.00%	-
43	Citizens Education Loan	14.50%	14.75%	15.00%	-
44	Citizens Equipment Loan	14.50%	-	-	-
45	Citizens Auto Loan				
	Private	14.50%	14.75%	-	-
	Commercial	14.75%	-	-	-
46	Citizens Fast Track Loan (CFTL)-Term	14.75%	15.00%	-	-
47	Citizens Bina Dhilo Karja –Term	15.00%	-	-	-
48	Citizens One Zone One Product (OZOP) –Term	14.75%	15.00%	-	-
49	Citizens Microfinance Loan	13.00%-15.00%			
MSME/SME/Corporate Loans					
50	Working Capital Term Loan	14.00%	14.50%		
51	Term Loan	14.00%	14.50%	15.00%	
Base Rate as of Magh End 2079 is 11.45% p.a.					
Note: Premium rate of each borrower shall be determined subject to loan type/category, tenure of each Deal/Loan					
*Citizens overseas FCY FD: Min. Fixed Deposit amount is USD 1,000 or equivalent.Additional 1% for NRN & Remittance					
Interest Payment Frequency on Deposits: Quarterly					
FCY TR/ Import Loan rate is net effective rate and not associated with Base rate.					

Himalaya Times  
(14 March 2023)