

# INTEREST RATE

**TO BE EFFECTIVE FROM 1<sup>st</sup> Mangsir 2077 (16 November 2020)**

S. No	Citizens Savings Deposits ( NPR )	Minimum Balance	Interest Rate ( p.a )		
1	Citizens Savings	Nil	3.00%		
2	Citizens Rastra Sewak Savings	Nil	3.00%		
3	Citizens Bidhyarthi Bachat	100	3.00%		
4	Citizens Mahila Bachat	500	3.00%		
5	Citizens Muna Bachat	100	3.00%		
6	Citizens Matribhumi Bachat	100	3.00%		
7	Citizens Senior Citizens Savings	Nil	3.00%		
8	Citizens Special Savings	500	3.00%		
9	Citizens Super Savings	1,000	3.00%		
10	Citizens Shredhani Bachat	100	3.00%		
11	Citizens Special Super Savings Account	5,000	3.00%		
12	Citizens Mofashal Bachat Khata	1,000	3.00%		
13	Citizens Enterprise Fund Account	Nil	3.00%		
14	Citizens G2P Savings Account	Nil	3.00%		
15	Citizens Branchless Bachat	Nil	3.00%		
16	Citizens Ghar Dallo Savings	500	3.00%		
17	Citizens Dasak Savings	500	3.00%		
18	Citizens Saral Bachat Khata	100	3.00%		
19	Citizens Golden Savings	500	3.00%		
20	Citizens Zero Balance Savings	Nil	3.00%		
21	Citizens Bishesh Bachat Khata	100	4.50%		
22	Mero Citizens Bachat Khata	100	4.50%		
23	Citizens Smart Bachat Khata	Nil	5.00%		
24	Citizens Sahayogi Bachat khata	Nil	5.00%		
25	Citizens Samrakshit Bachat Khata	1,000	5.00%		
26	Citizens Talab Bachat Khata	Nil	5.00%		
27	Citizens Fixed Deposit ( NPR ) - Individual				
	3 Months upto 9 months		7.75%		
	Above 9 months upto 18 months		8.25%		
	Above 18 months		8.50%		
	Citizens Fixed Deposit ( NPR ) - Institutional		New	Renewal	
	3 Months upto 1 Year		6.50%	6.60%	
	Above 1 Year upto 2 Years		7.00%	7.10%	
	Above 2 Years upto 5 Years		7.50%	7.60%	
	Above 5 years		8.00%	8.10%	
28	Citizens Recurring Deposit ( NPR )				
	3 Months to 10 Years		7.25%		
29	Citizens Xira Fixed Deposit ( NPR )		7.25%		
30	Citizens Call Deposit ( NPR )		Negotiable ( Subject to NRB Directive )		
31	Citizens Saving Account ( FCY )				
	GBP	10	1.00%		
	EURO	20	1.00%		
	USD	20	1.50%		
32	Citizens Call Deposit ( FCY )		Negotiable ( Subject to NRB Directive )		
33	Citizens FCY Fixed Deposit		Available on Request		
34	Citizens Overseas FCY Fixed Deposit*				
	USD		3.00%		
	AUD		3.00%		
	GBP		3.00%		
	EURO		1.50%		
<b>Loan &amp; Advances</b>					
<b>Corporate Loans</b>					
			Premium ( % p.a ) on Base Rate		
35	Term Loan		0.50% - 5.00%		
36	Overdraft		0.75% - 5.00%		
37	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.00%		
38	Trust Receipt Loan		0.25% - 4.75%		
39	Export Finance		0.25% - 4.75%		
<b>Consumer Loans</b>					
40	Citizens Equipment Loan		1.50% - 5.00%		
41	Citizens Home Loan		0.25% - 5.00%		
42	Citizens Auto Loan		0.25% - 5.00%		
43	Citizens Education Loan		1.50% - 5.00%		
44	Citizens Mortgage Loan				
	Term Loan		1.00% - 5.00%		
	Overdraft		0.75% - 5.00%		
45	Citizens Margin Lending		0.25% - 5.00%		
46	Citizens Gold Loan		2.00% - 5.00%		
47	Citizens Fast Track Loan ( CFTL )		3.50% - 5.00%		
48	Citizens Bina Dhito Karja		1.00% - 5.00%		
49	Citizens One Zone One Product ( OZOP )		3.50% - 5.00%		
50	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%		
<b>SME Loans</b>					
51	Citizens SME Loan		0.25% - 5.00%		
<b>Other Loans</b>					
52	Other Loan		2.00% - 8.00%		
53	Loan against first class Bank Guarantee		1.00% - 5.00%		
54	FCY TR / Import Loan		6 Months Libor plus upto 3.50%		
55	Loan against Government Bond		Higher of Coupon rate + 2% or Base rate + 2%		
56	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%		
57	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%		
58	Consortium Financing		As per Consortium decision		
59	Deprived Sector Loan		Upto 3.00%		
60	Subsidized Loan		As Defined by NRB		
<b>Fixed Interest Rates for Consumer Loan Products</b>					
		Up to 5 years	6-10 years	11-15 years	16 Years and above
61	Citizens Home Loan	10.50%	11.00%	11.50%	12.00%
62	Citizens Mortgage Term Loan	11.00%	11.50%	12.00%	-
63	Citizens Education Loan	11.00%	11.50%	12.00%	-
64	Citizens Equipment Loan	12.50%	-	-	-
65	Citizens Auto Loan				
	Private	10.50%	11.00%	-	-
	Commercial	12.00%	-	-	-
66	Citizens Fast Track Loan ( CFTL ) - Term	12.50%	13.00%	-	-
67	Citizens Bina Dhito Karja - Term	12.50%	-	-	-
68	Citizens One Zone One Product ( OZOP ) - Term	12.50%	13.00%	-	-
	Base Rate as of Aswin End 2077 is 8.81% p.a.				
Note: Premium rate of each borrower shall be determined subject to loan type/category, tenure of each deal/loan, Internal Credit Risk Grading etc.					
*Citizens overseas FCY FD: Min. Fixed Deposit amount is USD 10,000 or equivalent.					
Interest rate as per the published Fixed Interest Rate as above shall be applicable for the Borrowers willing to change the existing floating interest rate to the fixed interest rate in line with NRB Directive 15, clause 3 sub clause 14 Ga.					