

INTEREST RATE

EFFECTIVE FROM 01 Baishakh 2077 (13th April 2020)

S. No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)	
			Individual	Institutional
1	Citizens Savings	Nil	4.50%	
2	Citizens Rastra Sewak Savings	Nil	4.50%	
3	Citizens Bidhyarthi Bachat	100	4.50%	
4	Citizens Mahila Bachat	500	4.50%	
5	Citizens Muna Bachat	100	4.50%	
6	Citizens Matribhumi Bachat	100	4.50%	
7	Citizens Senior Citizens Savings	Nil	4.50%	
8	Citizens Special Savings	500	4.50%	
9	Citizens Super Savings	1,000	4.50%	
10	Citizens Sharedhani Bachat	100	4.50%	
11	Citizens Special Super Savings Account	5,000	4.50%	
12	Citizens Mofashal Bachat Khata	1,000	4.50%	
13	Citizens Enterprise Fund Account	Nil	4.50%	
14	Citizens G2P Savings Account	Nil	4.50%	
15	Citizens Branchless Bachat	Nil	4.50%	
16	Citizens Ghar Dailo Savings	500	4.50%	
17	Citizens Dasak Savings	500	4.50%	
18	Citizens Saral Bachat Khata	100	4.50%	
19	Citizens Golden Savings	500	4.50%	
20	Citizens Smart Bachat Khata	Nil	4.50%	
21	Citizens Bishesh Bachat Khata	100	5.00%	
22	Mero Citizens Bachat Khata	100	5.00%	
23	Citizens Samrakshit Bachat Khata	5,000	5.50%	
24	Citizens Talab Bachat Khata	Nil	5.50%	
25	Citizens Recurring Deposit (NPR)			
	3 months to 10 years		8.25%	
26	Citizens Fixed Deposit (NPR)			
	Citizens Fixed Deposit (3 Month and above)		8.25%	7.00%
	Citizens Fixed Deposit (Renewal) 3 Month and above		-	7.10%
27	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)	
28	Citizens Saving Account (FCY)		Negotiable (Subject to NRB Directive)	
	GBP	10	1.00%	
	EURO	20	1.00%	
	USD	20	1.50%	
29	Citizens Call Deposit (FCY)		Negotiable (Subject to NRB Directive)	
30	Citizens FCY Fixed Deposit		Available on Request	
31	Citizens Overseas FCY Fixed Deposit*			
	USD		3.00%	
	AUD		3.00%	
	GBP		3.00%	
	EURO		1.50%	
	Corporate Loans		Premium (% p.a.) on Base Rate	
32	Term Loan		0.50% - 5.00%	
33	Overdraft		0.75% - 5.00%	
34	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.00%	
35	Trust Receipt Loan		0.25% - 4.75%	
36	Export Finance		0.25% - 4.75%	
37	Other Loan		2.00% - 8.00%	
	Consumer Loans			
38	Citizens Equipment Loan		1.50% - 5.00%	
39	Citizens Home Loan		0.50% - 5.00%	
40	Citizens Auto Loan		1.00% - 5.00%	
41	Citizens Education Loan		1.50% - 5.00%	
42	Citizens Mortgage Loan			
	Term Loan		1.25% - 5.00%	
	Overdraft		0.75% - 5.00%	
43	Citizens Margin Lending		1.00% - 5.00%	
44	Citizens Gold Loan		2.00% - 5.00%	
45	Citizens Fast Track Loan		2.50% - 5.00%	
46	Citizens Bina Dhito Karja		2.00% - 5.00%	
47	Citizens One Zone One Product		2.50% - 5.00%	
48	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%	
	SME Loans			
49	Citizens SME Loan		1.00% - 5.00%	
	Other Loans			
50	Loan against first class Bank Guarantee		1.00% - 5.00%	
51	Loan against Government Bond.		Higher of Coupon rate + 2% or Base rate + 2%	
52	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%	
53	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%	
54	Consortium Financing		As per Consortium decision	
55	Deprived Sector Loan		Upto 4.00%	
56	Subsidized Loan		As Defined by NRB	

Himalaya Times.
07 Baishakh 2077
(15th April 2020)

Base Rate as of Chaitra End 2076 is 9.88% p.a.
Interest Spread as of Chaitra End 2076 is 4.85%
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.

नेपाल राष्ट्र बैंकको इ. प्रा. निर्देशन नं.१५-०९ अनुसार बैंकहरूले आधार दर (base rate) मा आएको परिवर्तन अनुरूप कर्जाको व्याजदर बैधान्तिक रूपमा समायोजन गर्नु पर्दछ। तदनुरूप, यस बैंकले चैत्र २०७६ को आधार दर (base rate) अनुसार वैशाख २०७७ मा कर्जाको व्याज दर समायोजन गर्ने तथा श्रेणीहरूलाई राखेर प्रदान गर्ने दरहरूले एक पटकको लागि २०७७ वैशाखको आधार दर (base rate) अनुरूप २०७७ जेठ १ गतेदेखि लागू हुने गरी स्वदेशी मुद्रामा प्रदान गरिएको सम्पूर्ण कर्जाको व्याजदर घटाइनेछ। तत्पश्चात् प्रत्येक बैसाखको समाप्ती पछि ग्याभरलरपमा आधार दर (base rate) मा आएको परिवर्तन अनुरूप व्याजदर समायोजन गरिने अवधि समेत जानकारी गरइनेछेछ।

