

# INTEREST RATE

TO BE EFFECTIVE FROM 1<sup>st</sup> JESTHA 2078 (15<sup>th</sup> May 2021)

S. No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)		
1	Citizens Normal Savings	Nil	2.55%		
2	Citizens Rastra Sewak Savings	Nil	2.55%		
3	Citizens Bidhyarthi Bachat	Nil	2.55%		
4	Citizens Mahila Bachat	500	2.55%		
5	Citizens Muna Bachat	100	2.55%		
6	Citizens Matribhumi Bachat	100	2.55%		
7	Citizens Senior Citizens Savings	Nil	2.55%		
8	Citizens Special Savings	500	2.55%		
9	Citizens Super Savings	1,000	2.55%		
10	Citizens Sharedhani Bachat	100	2.55%		
11	Citizens Special Super Savings Account	5,000	2.55%		
12	Citizens Mofashal Bachat Khata	1,000	2.55%		
13	Citizens Enterprise Fund Account	Nil	2.55%		
14	Citizens G2P Savings Account	Nil	2.55%		
15	Citizens Branchless Bachat	Nil	2.55%		
16	Citizens Ghar Dalo Savings	500	2.55%		
17	Citizens Dasak Savings	500	2.55%		
18	Citizens Saral Bachat Khata	100	2.55%		
19	Citizens Golden Savings	500	2.55%		
20	Citizens Zero Balance Savings	Nil	2.55%		
21	Citizens Tinau Mission Normal Savings Account	Nil	2.55%		
22	Citizens Privilege Savings Khata	Nil	4.05%		
23	Citizens Bishesh Bachat Khata	100	4.05%		
24	Maro Citizens Bachat Khata	100	4.05%		
25	Citizens Sahayogi Bachat khata	Nil	4.55%		
26	Citizens Samrakshit Bachat Khata	1,000	4.55%		
27	Citizens Talab Bachat Khata	Nil	4.55%		
28	Citizens Smart Bachat Khata	Nil	4.55%		
29	Citizens Tinau Mission Premium Savings Account	Nil	4.55%		
30	Citizens Tinau Mission MF Savings Account	Nil	4.55%		
31	Citizens Fixed Deposit (NPR) - Individual		7.55%		
	3 Months and above				
	Citizens Fixed Deposit (NPR) - Institutional		New   Renewal		
	3 Months and above		7.55%		
32	Citizens Recurring Deposit (NPR)		7.55%		
	3 Months to 10 Years		7.55%		
33	Citizens Tinau Mission MF Recurring Account		7.55%		
34	Citizens Xtra Fixed Deposit (NPR)		7.55%		
35	Citizens Nawabarsa Mashuk Muddat Nichhep Yojana (NPR)				
	3 Months to 24 Months	500,000	7.55%		
36	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)		
37	Citizens Tinau Mission MF Call Account		Negotiable (Subject to NRB Directive)		
38	Citizens Saving Account (FCY)				
	GBP	10	1.00%		
	EURO	20	1.00%		
	USD	20	1.50%		
39	Citizens Call Deposit (FCY)		Negotiable (Subject to NRB Directive)		
40	Citizens FCY Fixed Deposit		Available on Request		
41	Citizens Overseas FCY Fixed Deposit*				
	USD		3.00%		
	AUD		3.00%		
	GBP		3.00%		
	EURO		1.50%		
Loans & Advances			Premium (% p.a.) on Base Rate		
Corporate Loans			0.50% - 5.00%		
42	Term Loan		0.75% - 5.00%		
43	Overdraft				
44	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.00%		
45	Trust Receipt Loan		0.25% - 4.75%		
46	Export Finance		0.25% - 4.75%		
Consumer Loans			1.50% - 5.00%		
47	Citizens Equipment Loan		0.25% - 5.00%		
48	Citizens Home Loan		0.25% - 5.00%		
49	Citizens Auto Loan		1.50% - 5.00%		
50	Citizens Education Loan				
51	Citizens Mortgage Loan		1.00% - 5.00%		
	Term Loan		0.75% - 5.00%		
	Overdraft		0.25% - 5.00%		
52	Citizens Margin Lending		2.00% - 5.00%		
53	Citizens Gold Loan		3.50% - 5.00%		
54	Citizens Fast Track Loan (CFTL)		1.00% - 5.00%		
55	Citizens Bina Dhito Karja		3.50% - 5.00%		
56	Citizens One Zone One Product (OZOP)		1.50% - 2.00%		
57	Citizens Agriculture & Enterprise Loan				
SME Loans			0.25% - 5.00%		
58	Citizens SME Loan				
Other Loans			2.00% - 8.00%		
59	Other Loan		1.00% - 5.00%		
60	Loan against first class Bank Guarantee		6 Months Libor plus upto 3.50%		
61	FCY TR / Import Loan		Higher of Coupon rate + 2% or Base rate + 2%		
62	Loan against Government Bond		Higher of FD rate + 2% or Base rate + 2%		
63	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of Coupon rate + 2% or Base rate + 2%		
64	NPR Loan Against FCY Fixed Deposit Receipt		As per Consortium decision		
65	Consortium Financing		Upto 3.00%		
66	Deprived Sector Loan		As Defined by NRB		
67	Subsidized Loan				
Fixed Interest Rates for Consumer Loan Products			Up to 5 years   6-10 years   11-15 years   16 years and above		
68	Citizens Home Loan	10.50%	11.00%	11.50%	12.00%
69	Citizens Mortgage Term Loan	11.00%	11.50%	12.00%	-
70	Citizens Education Loan	11.00%	11.50%	12.00%	-
71	Citizens Equipment Loan	12.50%	-	-	-
72	Citizens Auto Loan	10.50%	11.00%	-	-
	Private	12.00%	-	-	-
	Commercial	12.50%	-	-	-
73	Citizens Fast Track Loan (CFTL)-Term	12.50%	13.00%	-	-
74	Citizens Bina Dhito Karja -Term	12.50%	-	-	-
75	Citizens One Zone One Product (OZOP) -Term	12.50%	13.00%	-	-
Base Rate as of Chaitra End 2077 is 7.44% 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					

Base Rate as of Chaitra End 2077 is 7.44% 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

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शुक्रवार ११ मंसिर  
Friday 14 May 2021