INTEREST RATE

TO BE EFFECTIVE EDOM 45t a				
TO BE EFFECTIVE FROM 1 st F S. No Citizens Savings Deposits (NPR)		077 (13 mum		ry 202 t Rate (p.a
		ance	micros	t Hate (p.a
1 Citizens Savings 2 Citizens Rastra Sewak Savings		Nil Nil	2.00	
3 Citizens Bidhyarthi Bachat		Nii	2.00	
4 Citizens Mahila Bachat 5 Citizens Muna Bachat		500	2.00	1%
6 Citizens Matribhumi Bachat		100		
7 Citizens Senior Citizens Savings 8 Citizens Special Savings		Nil	2.00%	
9 Citizens Super Savings		500	2.00 2.00	
10 Citizens Sharedhani Bachat 11 Citizens Special Surer Savings Account		100	2.00	
11 Citizens Special Super Savings Account 12 Citizens Mofashal Bachat Khata		000,	2.00	
13 Citizens Enterprise Fund Account		Nil	2.00 2.00	
14 Citizens G2P Savings Account 15 Citizens Branchless Bachat		Nil Nil	2.00	
16 Citizens Ghar Dailo Savings		500	2.00	
17 Citizens Dasak Savings 18 Citizens Saral Bachat Khata		500	2.00	
19 Citizens Golden Savings	_	100 500	2.00	
20 Citizens Zero Balance Savings 21 Citizens Privilege Savings Khata		Nil	2.009	6
22 Citizens Bishesh Bachat Khata		Nil 100	3.509 3.509	
23 Mero Citizens Bachat Khata 24 Citizens Sahayogi Bachat khata		100	3.509	6
25 Citizens Samrakshit Bachat Khata		Nil .000	4.009	ė
26 Citizens Talab Bachat Khata		Nil	4.009 4.009	
28 Citizens Fixed Deposit (NPR) - Individual		Nil	4.009	
3 Months below 6 Months			6.00	%
6 Months below 1 Year 1 Year and above			6.50	%
Citizens Fixed Deposit (NPR) - Institutional		-	7.00°	% Renewal
3 Months below 1 Year 1 Year and above			5.50%	5.60%
9 Citizens Recurring Deposit (NPR)			7.00%	7.00%
3 Months to 10 Years 0 Citizens Xtra Fixed Deposit (NPR)				5.50%
1 Citizens Call Deposit (NPR)		Non		.50%
2 Citizens Saving Account (FCY) GBP			tiable (Subjec	
EURO		10		.00%
USD 3 Citizens Call Denosit (ECV)		20	1	.00%
Citizens FCY Fixed Deposit		Nego	iable (Subjec	t to NRB Din
5 Citizens Overseas FCY Fixed Deposit*		_	Avaliable on	Request
USD AUD				.00%
GBP				00% 00%
EURO				50%
Loans & Advances		Pre	emium (% p.a) on Baro P
Corporate Loans				
Overdraft		-	0.50% - 5.00% 0.75% - 5.00%	
Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan			0.75% -	
Trust Receipt Loan		_	0.25% -	4.75%
Export Finance Consumer Loans			0.25% -	
Citizens Equipment Loan			1.50% - 5	5.00%
Citizens Home Loan Citizens Auto Loan			0.25% - 5	5.00%
Citizens Education Loan			0.25% - 5	
Citizens Mortgage Loan Term Loan			1.50% 5	0.00%
Overdraft			1.00% - 5	
Citizens Margin Lending Citizens Gold Loan			0.75% - 5 0.25% - 5	
Citizens Fast Track Loan (CFTL)			2.00% - 5	.00%
Citizens Bina Dhito Karia			3.50% - 5 1.00% - 5	
Citizens One Zone One Product (OZOP) Citizens Agriculture & Enterprise Loan			3.50% - 5	
SME Loans			1.50% - 2	
Citizens SME Loan Other Loans			0.25% - 5.	00%
Other Loan				
Loan against first class Bank Guarantee	1	_	2.00% · 8. 1.00% · 5.	00%
1 HCY TR / Import Lane			onths Libor plu	s upto 3.50%
FCY TR / Import Loan		6 N	L	rate + 2W or
Loan against Government Bond		6 N Hig	her of Coupon Base rate	+2%
FCY TR / Import Loan	ole	Hig	her of Coupon Base rate her of FD rate	+2% +2% or Base
Loan against Government Bond	ote	Hig	her of Coupon Base rate her of FD rate + rate +2	+2% +2% or Base %
Loan against Government Bond Loan against Citizens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt	ole	Hig Hig	her of Coupon Base rate her of FD rate rate +2 her of Coupon Base rate	+2% +2% or Base % rate +2% or +2%
FCY TR7 Import Loan Loan against Government Bond Loan against Critizens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan	ote	Hig Hig	her of Coupon Base rate her of FD rate rate +2 her of Coupon Base rate s per Consortiu	+2% +2% or Base % rate +2% or +2% m decision
Loan against Government Bond Loan against Citizens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan	Ote	Hig Hig	her of Coupon Base rate her of FD rate rate +2 her of Coupon Base rate s per Consortiu	+2% +2% or Base % rate +2% or +2% m decision 3.00%
FCY 1R7 Import Loan Loan against Government Bond Loan against Citizens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan		Hig Hig A	her of Coupon Base rate her of FD rate rate + 2 her of Coupon Base rate s per Consortiu Upto As Defined b	+ 2 % + 2% or Base % rate + 2% or + 2 % m decision 3.00% y NRB
FCY 1R7 Import Loan Loan against Government Bond Loan against Citzens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Stubsidized Loan Fixed Interest Rates for Consumer Loan Products	Up to 5 years	Hig Hig Hig	her of Coupon Base rate her of FD rate rate + 2 her of Coupon Base rate s per Consortiu Upto As Defined b	+2% +2% or Base % raile +2% or +2% m decision 3.00% y NRB
Loan against Government Bond Loan against Critzens Fixed Deposit Receipt and Promissory N NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subskitzed Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortoage Term Loan	Up to 5 years	Hig Hig A A 6 6-10 year	ther of Coupon Base rate her of FD rate rate + 2 her of Coupon Base rate s per Consortiu Upto As Defined b 11-15 yea 11.50%	+ 2 % + 2% or Base % rate + 2% or + 2 % m decision 3.00% y NRB
FCY IR/ Import Loan Loan against Government Bond Loan against Citizens Fixed Deposit Receipt and Promissory N NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortgage Term Loan Citizens Mortgage Term Loan Citizens Consumer Loan	Up to 5 years	Hig Hig A A 6 6-10 year 11.00%	her of Coupon Base rate her of FD rate rate + 2 her of Coupon Base rate s per Consortiu Upto As Defined b 11.50% 12.00%	+2% +2% or Base **rate +2% or +2% or +2% m decision 3.00% y NRB ars 16 Year and abo
Loan against Government Bond Loan against Citzens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortgage Term Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan	Up to 5 years 10.50% 11.00%	Hig Hig A A 6 6-10 year	ther of Coupon Base rate her of FD rate rate + 2 her of Coupon Base rate s per Consortiu Upto As Defined b 11-15 yea 11.50%	+2% +2% or Base % raie +2% or +2% m decision 3.00% y NRB If Year and abo
Loan against Government Bond Loan against Government Bond Loan against Citzens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortgage Term Loan Citizens Mortgage Term Loan Citizens Equipment Loan Citizens Equipment Loan Citizens Equipment Loan Citizens Equipment Loan Citizens Auto Loan Private	Up to 5 years 10.50% 11.00% 11.00% 12.50%	Hig Hig A 6-10 year 11.00% 11.50%	her of Coupon Base rate her of FD rate rate + 2 her of Coupon Base rate s per Consortiu Upto As Defined b 11.50% 12.00%	+2 % +2 % +2 % or Base % rate +2% or +2 % or +2 % m decision 3.00% y NRB
Loan against Government Bond Loan against Gritzens Fixed Deposit Receipt and Promissory Ne NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Substitzed Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortgage Term Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Guipment Loan Citizens Auto Loan	Up to 5 years 10.50% 11.00% 12.50% 10.50% 12.00%	Hig Hig A A 6 6-10 year 11.00%	her of Coupon Base rate her of FD rate rate + 2 her of Coupon Base rate s per Consortiu Upto As Defined b 11.50% 12.00%	+2% +2% or Base % rate +2% or +2% or +2% or 42% m decision 3.00% y NR8
Loan against Government Bond Loan against Government Bond Loan against Citizens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Fixed Interest Rates for Consumer Loan Products Citizens Horne Loan Citizens Mortgage Term Loan Citizens Education Loan Citizens Education Loan Citizens Faulo Loan Private Commercial Citizens Fast Track Loan (CFTL)-Term Citizens Fast Track Loan (CFTL)-Term Citizens Fast Track Loan (CFTL)-Term	Up to 5 years 10.50% 11.00% 11.00% 12.50% 10.50% 12.50%	Hig Hig A 6-10 year 11.00% 11.50%	pher of Coupon Base rate Pase rate +2 her of Ep rate Base rate sper Coupon As Defined b 11.50% 12.00%	+2 % +2 % +2 % or Base % rate +2% or +2 % or +2 % m decision 3.00% y NRB
Loan against Government Bond Loan against Citizens Fixed Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortgage Term Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Fast Track Loan (CFTL)-Term Citizens Fast Track Loan (CFTL)-Term Citizens Sina Dinto Karja - Term Citizens Sina Dinto Karja - Term	Up to 5 years 10.50% 11.00% 12.50% 10.50% 12.00%	Hig Hig A A 11.00% 11.50% 11.50% 11.00%	ther of Coupon Base rate Base rate rate +2 her of Coupon Base rate Base rate Sper Concording Upto As Defined b 11.50% 12.00% 1.00%	+ 2 % r Base + 2% or rate + 2% or rate + 2% or rate + 2% or rele + 2% or rate decision 3.00% y NRB and about 12.00%
Loan against Government Bond Loan against Citzens Fixed Deposit Receipt and Promissory Not NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortgage Ferm Loan Citizens Equipment Loan Citizens Equipment Loan Citizens Equipment Loan Citizens Fall Fixed Loan Private Commercial Citizens Fall Fixed Loan (CFTL)-Term Citizens Bina Dhito Karja -Term Citizens Dia Oriou For Product (CYCP) -Term Citizens Cone One Product (CYCP) -Term Citizens Cone One Orious For Cycle In a	Up to 5 years 10.50% 11.00% 11.00% 12.50% 10.50% 12.50% 12.50% 12.50%	Hig Hig A A 4 6-10 year 11.00% 11.50% 11.50% 13.00%	piter of Coupon Base rate rate +2 her of Porate Base rate rate +2 her of Coupon Base rate s per Consortiu Uplo As Defined b 11.50% 12.00% 12.00%	+ 2 % or Base * 2% or rate + 2% or rate + 2% or rate + 2% or rate + 2% or you have and accion 3.00% y NRB
Loan against Government Bond Loan against Government Bond Loan against Citzens Fived Deposit Receipt NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Substitzed Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortgage Term Loan Citizens Mortgage Term Loan Citizens Education Loan Citizens Education Loan Citizens Auto Loan Private Commercial Citizens Fast Track Loan (CFTL)-Term Citizens English Track Loan (CFTL)-Term Base Rate as of Poush End 2077 is 8.25% p.a. Note: Premium rate of each borrower shall be determined siteman Credit Risk Gradines	Up to 5 years 10.50% 11.00% 12.50% 10.50% 10.50% 12.50% 12.50% 12.50% 12.50%	Hig Hig A A 11.00% 11.50% 11.50% 11.00% 	piter of Coupon Base rate rate +2 her of Porate Base rate rate +2 her of Coupon Base rate s per Consortiu Uplo As Defined b 11.50% 12.00% 12.00%	+ 2 % or Base * 2% or rate + 2% or rate + 2% or rate + 2% or rate + 2% or you have and accion 3.00% y NRB
Loan against Government Bond Loan against Government Bond Loan against Citzens Fived Deposit Receipt and Promissory No NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Fixed Interest Rates for Consumer Loan Products Citizens Home Loan Citizens Mortgage Term Loan Citizens Education Loan Citizens Education Loan Citizens Auto Loan Citizens Auto Loan Citizens Fast Track Loan (CFTL)-Term Citizens Bina Dhito Kajia - Term Citizens Bina Dhito Kajia - Term Citizens Egone Che Product (CFTL)-Term Citizens Egone Che Product (CFTL)-Term	Up to 5 years 10.50% 11.00% 11.00% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50%	Hig Hig Hig A A 11.00% 11.50% 11.50% - 13.00% - 13.00% - ype/category	piter of Coupon Base rate her of FD rate rate + 2 her of Coupon Base rate s per Coupon As Defined b 11.50% 12.00% 12.00%	+2 % -2% or Besse % raile +2% or +2 % m decision 3.00% y NRB 16 Year and abo 12.00%

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