

## INTEREST RATE

TO BE EFFECTIVE FROM 1<sup>st</sup> Aswin 2077 (17 September 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 Dailo 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	<b>Citizens Fixed Deposit (NPR) - Individual</b>			
	Above 3 Months upto 1 Year		8.00%	
	Above 1 Year		8.25%	
	<b>Citizens Fixed Deposit (NPR) - Institutional</b>		<b>New</b>	<b>Renewal</b>
	3 Months and above		6.50%	6.60%
28	<b>Citizens Recurring Deposit (NPR)</b>			
	3 Months to 10 Years		7.25%	
29	<b>Citizens Xtra Fixed Deposit (NPR)</b>			
			7.25%	
30	Dashin Tihar Nichhep Yojana 2077 (3 Months)	50,000	8.25%	
31	<b>Citizens Call Deposit (NPR)</b>			
			Negotiable (Subject to NRB Directive)	
32	<b>Citizens Saving Account (FCY)</b>			
	GBP	10	1.00%	
	EURO	20	1.00%	
	USD	20	1.50%	
33	<b>Citizens Call Deposit (FCY)</b>			
			Negotiable (Subject to NRB Directive)	
34	<b>Citizens FCY Fixed Deposit</b>			
			Available on Request	
35	<b>Citizens Overseas FCY Fixed Deposit*</b>			
	USD		3.00%	
	AUD		3.00%	
	GBP		3.00%	
	EURO		1.50%	
	<b>Corporate Loans</b>			
			<b>Premium (% p.a.) on Base Rate</b>	
36	Term Loan		0.50% - 5.00%	
37	Overdraft		0.75% - 5.00%	
38	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.00%	
39	Trust Receipt Loan		0.25% - 4.75%	
40	Export Finance		0.25% - 4.75%	
	<b>Consumer Loans</b>			
			<b>Premium (% p.a.) on Base Rate</b>	
41	Citizens Equipment Loan		1.50% - 5.00%	
42	Citizens Home Loan		0.25% - 5.00%	
43	Citizens Auto Loan		0.25% - 5.00%	
44	Citizens Education Loan		1.50% - 5.00%	
45	Citizens Mortgage Loan			
	Term Loan		1.00% - 5.00%	
	Overdraft		0.75% - 5.00%	
46	Citizens Margin Lending		0.25% - 5.00%	
47	Citizens Gold Loan		2.00% - 5.00%	
48	Citizens Fast Track Loan		3.50% - 5.00%	
49	Citizens Bina Dhitto Kaja		2.00% - 5.00%	
50	Citizens One Zone One Product		3.50% - 5.00%	
51	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%	
	<b>SME Loans</b>			
52	Citizens SME Loan		0.25% - 5.00%	
	<b>Other Loans</b>			
53	Other Loan		2.00% - 8.00%	
54	Loan against first class Bank Guarantee		1.00% - 5.00%	
55	FCY TR / Import Loan		6 Months Libor plus upto 3.50%	
56	Loan against Government Bond		Higher of Coupon rate + 2% or Base rate + 2%	
57	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%	
58	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%	
59	Consortium Financing		As per Consortium decision	
60	Deprived Sector Loan		Upto 1.00%	
61	Subsidized Loan		As Defined by NRB	
	Base Rate as of Shrawan End 2077 is 9.04% p.a.			
	<b>Note:</b>			
	1) Bank shall publish and implement the fixed interest rate for relevant loan products in line with the provisions under NRB Directive 15, clause 14 after review in due course of time.			
	2) 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.			

हिमालय बैंक

२०७७ भदौ ३१, बुधवार  
Wednesday 16 September, 2020

**Citizens** Bank International Ltd.  
मिडियम बैंक इन्टरनेशनल लि.  
YOUR PARTNER FOR PROGRESS

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