INTEREST RATE

TO BE EFFECTIVE FROM 1st Aswin 2077 (17 September 2020)

1 2	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)
	Citizens Savings	Nil	3.00%
	Citizens Savings Citizens Rastra Sewak Savings	Nil	3.00%
3	Citizens Bidhyarthi Bachat	100	3.00%
4	Citizens Mahila Bachat		3.00%
	Citizens Mania Bachat Citizens Muna Bachat	500	3,00%
5		100	
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 Sharedhani 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%
	Citizens Samayogi Bachat Khata	1,000	
25			5.00%
26	Citizens Talab Bachat Khata	Nil	5.00%
27	Citizens Fixed Deposit (NPR) - Individual		
	Above 3 Months upto 1 Year		8.00%
	Above 1 Year		8.25%
	Citizens Fixed Deposit (NPR) - Institutional		New Renewal
	3 Months and above		6.50% 6.60%
28	Citizens Recurring Deposit (NPR)		
	3 Months to 10 Years	 	7.25%
00		-	7.25%
29	Citizens Xtra Fixed Deposit (NPR)		
30	Dashin Tihar Nichhep Yojana 2077 (3 Months)	50,000	8.25%
31	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directiv
32	Citizens Saving Account (FCY)		
	GBP	10	1.00%
	EURO	20	1.00%
	USD	20	1.50%
33	Citizens Call Deposit (FCY)		Negotiable (Subject to NRB Directiv
34	Citizens FCY Fixed Deposit		Avaliable on Request
	Citizens Overseas FCY Fixed Deposit*		Attailable of Trioquest
35		 	
	USD		3.00%
	AUD		3.00%
	GBP		3.00%
	EURO		1.50%
	Corporate Loans		Premium (% p.a.) on Base Rate
36	Term Loan		0.50% - 5.00%
37	Overdraft		0.75% - 5.00%
38	Working Capital Loan/ Short Term Loan/ Demand		0.75% - 5.00%
	Loan/ Bridge Gap Loan / Pledge Loan		
39	Trust Receipt Loan		0.25% - 4.75%
	Export Finance		0.25% - 4.75%
40	Consumer Loans		Premium (% p.a.) on Base Rate
40 41	Consumer Loans Citizens Equipment Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00%
40 41 42	Consumer Loans Citizens Equipment Loan Citizens Home Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00%
40 41 42 43	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00%
40 41 42 43	Consumer Loans Citizens Equipment Loan Citizens Home Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00%
40 41 42 43 44	Consumer Loans Chizens Equipment Loan Chizens Home Loan Chizens Auto Loan Chizens Education Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00%
40 41 42 43 44	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00%
40 41 42 43 44	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.00% - 5.00%
41 42 43 44 45	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.00% - 5.00% 0.75% - 5.00%
40 41 42 43 44 45	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 1.00% - 5.00% 0.75% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.00% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00%
41 42 43 44 45 46 47 48	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Muto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.00% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 3.50% - 5.00% 3.50% - 5.00%
41 42 43 44 45 46 47 48 49	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhito Karla		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 2.00% - 5.00%
41 42 43 44 45 46 47 48 49 50	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Muto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.00% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 3.50% - 5.00% 3.50% - 5.00%
41 42 43 44 45 46 47 48 49 50	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhito Karla		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 2.00% - 5.00%
41 42 43 44 45 46 47 48 49 50	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Muto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karla Citizens Cone Zone One Product Citizens Cone Zone One Product Citizens Cone Zone Cone Product Citizens Cone Zone Cone Product Citizens Agriculture & Enterprise Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 2.05% - 5.00% 2.00% - 5.00% 3.50% - 5.00% 3.50% - 5.00% 3.50% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Product Citizens Agriculture & Enterprise Loan SMIE Loans		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 2.0% - 5.00% 2.0% - 5.00% 2.0% - 5.00% 1.50% - 5.00% 2.0% - 5.00% 1.50% - 5.00% 1.50% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fisa Track Loan Citizens Dina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 2.05% - 5.00% 2.00% - 5.00% 3.50% - 5.00% 3.50% - 5.00% 3.50% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Muto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gone One Product Citizens Angiculture & Enterprise Loan SME Loans Citizens SME Loan Citizens SME Loan Citizens Cone Cone Product Citizens Cone Cone Product Citizens SME Loans Citizens SME Loans Citizens SME Loans		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 1.50% - 5.00% 2.00% - 5.00% 1.50% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Brait Track Loan Citizens Brait Track Loan Citizens Bina Dhito Karja Citizens One Product Citizens God Loan Citizens Shariculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% - 0.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.75% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 0.00% - 0.25% - 0.00% - 0.25% - 0.00% - 0.25% - 0.00% - 0.25% - 0.00% - 0.25% - 0.00% - 0.25% - 0.00% -
40 41 42 43 44 45 46 47 48 49 50 51 52	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fina Dhito Karja Citizens Gone Zone One Product Citizens Agriculture & Enterprise Loan SMIE Loans Citizens SME Loan Other Loans Other Loans Other Loan Loan against first class Bank Guarantee		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 3.50% - 5.00% 3.50% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhilo Karla Citizens Gold Loan Citizens Gold Loan Citizens Sender Loan Citizens Sender Loan Citizens Sender Loan Citizens Agriculture & Enterprise Loan SME Loans Other Loan Other Loan Other Loan Loan against first class Bank Guarantee FCYTR / Import Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 1.50% - 5.00% 2.00% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fina Dhito Karja Citizens Gone Zone One Product Citizens Agriculture & Enterprise Loan SMIE Loans Citizens SME Loan Other Loans Other Loans Other Loan Loan against first class Bank Guarantee		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 3.50% - 5.00% 3.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 0.00% - 5.00% 1.50% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 55 56	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Mortigage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Pain Dhito Karja Citizens Gone Zone One Product Citizens Agriculture & Enterprise Loan SMIE Loans Citizens SME Loan Citizens Other Loan Citizens Other Loan Loan against first class Bank Guarantee FCY TR / Import Loan Loan against Government Bond		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 3.50% - 5.00% 3.50% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 2.00% 1.50% - 2.00% 1.50% - 3.00% 1.50% - 3.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 55 56	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhilo Karla Citizens Gold Loan Citizens Gold Loan Citizens Sender Loan Citizens Sender Loan Citizens Sender Loan Citizens Agriculture & Enterprise Loan SME Loans Other Loan Other Loan Other Loan Loan against first class Bank Guarantee FCYTR / Import Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 3.50% - 5.00% 3.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 0.00% - 5.00% 1.50% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 55 56	Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Same Loan Citizens Same Loan Citizens Same Loan Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loan Citizens Tipe Loan Citizens Gold Loan Citizens Gold Loan Citizens SME Loan Citizen		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Muto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Gold Loan Citizens Bina Dhito Karla Citizens Agriculture & Enterprise Loan SME Loans Chizens Agriculture & Enterprise Loan SME Loans Chizens SME Loan Citizens Agriculture & Enterprise Loan SME Loans Chizens SME Loan Citizens Agriculture & Enterprise Loan SME Loans Chizens SME Loan Citizens Gold Loan Contart Loans Chizens SME Loan Citizens Gold Loan Chizens SME Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 2.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 1.50% - 3.00% 1.50% - 3.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Same Loan Citizens Same Loan Citizens Same Loan Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loan Citizens Tipe Loan Citizens Gold Loan Citizens Gold Loan Citizens SME Loan Citizen		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 2.00% - 5.00% 2.00% - 5.00% 3.50% - 5.00% 3.50% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 1.50% - 2.00% 0.25% - 5.00% 1.60% - 3.00% 1.60%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Agriculture & Enterprise Loan SME Loans Citizens Agriculture & Enterprise Loan SME Loans Other Loan Other Loan Loan against first class Bank Guarantee FCY TR / Import Loan Loan against Government Bond Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.75% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhifo Karla Citizens Bina Dhifo Karla Citizens Sone Cone Product Citizens Sone Sone Enterprise Loan SMIE Loans Citizens SME Loan Citizens SME Loan Citizens Cone Cone Product Crizens Agriculture & Enterprise Loan SMIE Loans Citizens SME Loan Citizens Cone Cone Cone Citizens SME Loan Citizens Cone Cone Citizens SME Loan Citizens Cone Cone Citizens Cone Citizens Cone Citizens SME Loan Citizens Cone Citiz		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Muto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Bina Dhito Karla Citizens Gold Loan Citizens Bina Dhito Karla Citizens She Loan Citizen		Premium (% p.a.) on Base Rate 1.50% - 5.00% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 1.50% - 5.00% - 1.50% - 5.00% - 0.75% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 3.50% - 5.00% - 3.50% - 5.00% - 3.50% - 5.00% - 1.50% - 2.00% - 0.25% - 5.00% - 0.25% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% -
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhifo Karla Citizens Bina Dhifo Karla Citizens Sone Cone Product Citizens Sone Sone Enterprise Loan SMIE Loans Citizens SME Loan Citizens SME Loan Citizens Cone Cone Product Crizens Agriculture & Enterprise Loan SMIE Loans Citizens SME Loan Citizens Cone Cone Cone Citizens SME Loan Citizens Cone Cone Citizens SME Loan Citizens Cone Cone Citizens Cone Citizens Cone Citizens SME Loan Citizens Cone Citiz		Premium (% p.a.) on Base Rate 1.50% - 5.00% 0.25% - 5.00% 0.25% - 5.00% 1.50% - 5.00% 1.50% - 5.00% 0.75% - 5.00% 0.25% - 5.00%
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Sangiculture & Enterprise Loan SME Loans Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loan Other Loan Loan against first class Bank Guarantee FCY TR / Import Loan Loan against Government Bond Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan		Premium (% p.a.) on Base Rate 1.50% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 1.50% - 5.00% - 0.75% - 5.00% - 0.75% - 5.00% - 0.25% - 0.25% -
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhilo Karla Citizens Gold Loan Citizens Sang Education Citizens Sang Sold Loan Citizens Agriculture & Enterprise Loan SME Loans Company SME Loan Citizens SME Loa		Premium (% p.a.) on Base Rate 1.50% - 5.00% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 1.50% - 5.00% - 1.50% - 5.00% - 0.75% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 3.50% - 5.00% - 3.50% - 5.00% - 3.50% - 5.00% - 1.50% - 2.00% - 0.25% - 5.00% - 0.25% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% -
40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Muto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Sald Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Gold Loan Citizens Bina Dhito Karla Citizens Agriculture & Enterprise Loan SME Loans Chizens Agriculture & Enterprise Loan SME Loans Chizens SME Loan Citizens Agriculture & Enterprise Loan SME Loans Chizens SME Loan Citizens Fixed Deposit Receipt and Loan against first class Bank Guarantee FCY TR / Import Loan Loan against first class Bank Guarantee FCY TR / Import Loan Loan against FCY Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Base Rate as of Shrawan End 2077 is 9.04% p.a. Note:	~	Premium (% p.a.) on Base Rate 1.50% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 1.50% - 5.00% - 1.50% - 5.00% - 0.75% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 0.25% - 5.00% - 3.50% - 5.00% - 3.50% - 5.00% - 0.25% - 0.25% -
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मुख्य कार्यालयः पो. व. १९६८१, नारायणहिटी पथ, कारमाडी, नेपाल, फोनः १७७ १ ४४२७८२/४४/२४, क्यालः ५७७ १ ४४२७ इमेलः info@ctznbank.com, SWIFT: CTZNNPKA

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