

INTEREST RATE

TO BE EFFECTIVE FROM 7th Ashad 2077 (21st June, 2020)

S. No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)	
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 Dallo 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	5000	5.50%	
24	Citizens Talab Bachat Khata	Nil	5.50%	
25	Citizens Recurring Deposit (NPR)		8.25%	
	3 months to 10 years		8.25%	
26	Citizens Fixed Deposit (NPR)		Individual	Institutional
	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)			
	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%	
	Consumer Loans			
37	Citizens Equipment Loan		1.50% - 5.00%	
38	Citizens Home Loan		0.50% - 5.00%	
39	Citizens Auto Loan		1.00% - 5.00%	
40	Citizens Education Loan		1.50% - 5.00%	
41	Citizens Mortgage Loan			
	Term Loan		1.25% - 5.00%	
	Overdraft		0.75% - 5.00%	
42	Citizens Margin Lending		1.00% - 5.00%	
43	Citizens Gold Loan		2.00% - 5.00%	
44	Citizens Fast Track Loan		2.50% - 5.00%	
45	Citizens Bina Dhito Karja		2.00% - 5.00%	
46	Citizens One Zone One Product		2.50% - 5.00%	
47	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%	
	SME Loans			
48	Citizens SME Loan		1.00% - 5.00%	
	Other Loans			
49	Other Loan		2.00% - 8.00%	
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 3.00%	
56	Subsidized Loan		As Defined by NRB	
	Base Rate as of Jetha End 2077 is 9.25% p.a.			
	Interest Spread as of Jetha End 2077 is 3.70%			
	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			

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