INTEREST RATE

7th Ashad 2077 (21st June, 2020)

	Citizens Savings Deposits (NPR)	Minimum	Interest Ra	te (p.a)	
- 1		Balance	4.500	0/4	
_	Citizens Savings	Nil	4.50		
	Citizens Rastra Sewak Savings	Nil	4.50		
	Citizens Bidhyarthi Bachat	100	4.50		
_	Citizens Mahila Bachat	500 100	4.50		
	Citizens Muna Bachat	100	4.50		
	Citizens Matribhumi Bachat	Nil	4.50		
	Citizens Senior Citizens Savings	500	4.50%		
	Citizens Special Savings		4.50		
	Citizens Super Savings	1,000	4.50		
)	Citizens Sharedhani Bachat	5,000	4.50		
	Citizens Special Super Savings Account	1,000	4.50		
2	Citizens Mofashal Bachat Khata	Nil	4.50		
3	Citizens Enterprise Fund Account	Nil	4.50		
4	Citizens G2P Savings Account	Nil	4.50		
5	Citizens Branchless Bachat	500	4.50		
ô	Citizens Ghar Dailo Savings	500	4.50		
7	Citizens Dasak Savings		4.50		
8	Citizens Saral Bachat Khata	100	4.50		
9	Citizens Golden Savings	500	4.50		
0	Citizens Smart Bachat Khata	Nil			
1	Citizens Bishesh Bachat Khata	100	5.00		
2	Mero Citizens Bachat Khata	100	5.00%		
3	Citizens Samrakshit Bachat Khata	5000		5.50%	
4	Citizens Talab Bachat Khata	Nil	5.50%		
5	Citizens Recurring Deposit (NPR)			-0/	
	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%	
7	Citizens Call Deposit (NPR)		Negotiable (Subjec	t to NRB Directive	
8	Citizens Saving Account (FCY)				
.0	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		Avaliable on R		
31	Citizens Overseas FCY Fixed Deposit*				
<u> </u>	USD USD		3.00%		
	AUD		3.00%		
	GBP		3.00%		
	EURO		1.5	0%	
_	Corporate Loans		Premium (% p.	a.) on Base Ra	
32	Term Loan		0.50%	- 5.00%	
33	Overdraft			- 5.00%	
	Working Capital Loan/ Short Term Loan/				
24	Working Capital Loans Onort Torri Loans		0.75% - 5.00%		
34	Domand Loan/Bridge Gan Loan / Pledge Loan		0.75%	- 5.00%	
	Demand Loan/ Bridge Gap Loan / Pledge Loan				
35	Trust Receipt Loan		0.25%	- 4.75%	
35	Trust Receipt Loan Export Finance		0.25%		
35 36	Trust Receipt Loan Export Finance Consumer Loans		0.25% 0.25%	- 4.75% - 4.75%	
35 36 37	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan		0.25% 0.25% 1.50%	- 4.75% - 4.75% - 5.00%	
35 36 37 38	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan		0.25% 0.25% 1.50% 0.50%	- 4.75% - 4.75% - 5.00% - 5.00%	
35 36 37 38 39	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan	-	0.25% 0.25% 1.50% 0.50% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00%	
35 36 37 38 39 40	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan		0.25% 0.25% 1.50% 0.50% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00%	
35 36 37 38 39 40	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan		0.25% 0.25% 1.50% 0.50% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00%	
35 36 37 38 39 40	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan	-	0.25% 0.25% 1.50% 0.50% 1.00% 1.50%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00%	
35 36 37 38 39 40 41	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft	-	0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00%	
35 36 37 38 39 40 41	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00%	
335 336 337 338 339 40 41 42 43	Trust Receipt Loan Export Finance 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		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00%	
335 336 337 338 339 40 41 42 43 44	Trust Receipt Loan Export Finance 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 Citizens Fast Track Loan		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00%	
335 336 337 338 339 40 41 42 43 44 45	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Bucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Fast Track Loan Citizens Bina Dhito Karja		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 40 41 42 43 44 45 46	Trust Receipt Loan Export Finance 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 Citizens Fina Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.05% 0.75% 2.00% 2.50% 2.50%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 40 41 42 43 44 45 46	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Gucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.05% 0.75% 2.00% 2.50% 2.50%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 440 441 443 444 445 466 47	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Beducation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.00% 1.50%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 440 441 443 444 445 466 47	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Mort Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.00% 1.50%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 440 441 443 444 445 466 47	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Beducation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.00% 1.25% 0.75% 1.00% 2.00% 2.50% 1.50%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 440 441 443 444 445 466 47	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Bucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fina Dhito Karja Citizens Gone Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loans Other Loans		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.00% 1.25% 0.75% 1.00% 2.00% 2.50% 1.50% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 40 41 42 43 44 45 46 47	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Bucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Finat Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loans Other Loans Other Loan Loan against first class Bank Guarantee		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.00% 1.50% 1.50% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 1.50% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 40 41 42 43 44 45 46 47 48	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Bucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fina Dhito Karja Citizens Gone Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loans Other Loans		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75% 2.00% 2.00% 2.50% 1.50% 1.00% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00%	
335 336 337 338 339 40 41 42 43 44 45 46 47 48 49 50	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Burdage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loans Loan against first class Bank Guarantee Loan against Government Bond.		0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 1.50% 1.00% 1.50%	- 4.75% - 4.75% - 5.00% - 5	
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Burdage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loans Loan against first class Bank Guarantee Loan against Government Bond.		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.25% 0.75% 1.00% 2.00% 2.50% 2.50% 1.50% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	- 4.75% - 4.75% - 5.00% - 5	
335 336 337 338 339 40 41 42 43 44 45 46 47 48 49 50	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loan Loan against first class Bank Guarantee Loan against Citizens Fixed Deposit Receipt and Promissory Note		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.50% 2.00% 2.50% 1.50% 1.00% 4.00%	- 4.75% - 4.75% - 5.00% - 5	
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loan Loan against first class Bank Guarantee Loan against Citizens Fixed Deposit Receipt and Promissory Note		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.50% 2.00% 2.50% 1.50% 1.00% 4.00%	- 4.75% - 4.75% - 5.00% - 5	
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Muto Loan Citizens Muto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Gold Loan Citizens Gold Loan Citizens Agriculture & Enterprise Loan SIME Loans Citizens SME Loan Other Loans Other Loans Loan against first class Bank Guarantee Loan against Citizens Fixed Deposit		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.50% 2.00% 2.00% 2.50% 1.00% 1.50% 1.00% 1.50%	- 4.75% - 4.75% - 5.00% - 5	
335 336 337 338 339 40 41 42 43 44 45 46 47 48 50 51 52	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Gold Loan Citizens Sina Chito Karja Citizens Gold Loan Citizens Bina Chito Karja Citizens Mortgage Loan Citizens Bina Chito Karja Citizens Mortgage Citizens Bina Chito Karja Citizens Mortgage Citizens Agriculture & Enterprise Loan SIME Loans Citizens SME Loan Other Loans Other Loans Other Loans Other Loans Loan against first class Bank Guarantee Loan against Government Bond. Loan against Government Bond. Loan Against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.50% 2.00% 2.00% 2.50% 1.00% 1.50% 1.00% 1.50%	- 4.75% - 4.75% - 5.00% - 5	
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Bone Zone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Citizens SME Loan Citizens Gritters SME Loan Citizens Gritters SME Loan Citizens Gritters SME Loan Citizens Gritters SME Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Other Loans Cother Loans Cother Loan Loan against first class Bank Guarantee Loan against Government Bond. Loan against Gritzens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 1.50% 1.00% 1.60%	- 4.75% - 4.75% - 5.00% - 5	
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Bucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Gold Loan Citizens Gold Loan Citizens Bina Dhito Karja Citizens Agriculture & Enterprise Loan SIME Loans Citizens SME Loan Other Loans Other Loans Loan against first class Bank Guarantee 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		0.25% 0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.25% 0.75% 1.00% 2.00% 2.50% 2.50% 1.50% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 1.00% - 5.00	
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Buto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Finat Roan Citizens Bina Dhito Karja Citizens Gold Loan Citizens Bina Dhito Karja Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Other Loans Other Loans Other Loan Loan against first class Bank Guarantee 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		0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 1.50% 1.00% 1.60%	- 4.75% - 4.75% - 5.00% - 2.00% - 3.00% - 2.00% - 3.00% - 3.00%	
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Mort Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against Citizens Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Base Rate as of Jestha End 2077 is 9.25% p.a		0.25% 0.25% 0.25% 1.50% 0.50% 1.00% 1.00% 1.25% 0.75% 1.00% 2.00% 2.50% 2.50% 1.50% 1.00%	- 4.75% - 4.75% - 5.00% - 2.00% - 3.00% - 2.00% - 3.00% - 3.00%	
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens Gone One Product Citizens Gone Cone Product Citizens SME Loan Citizens SME Loan Citizens Gone Track Loan Loan against Government Bond. Loan against Government Bond. Loan against Government Bond. Consortium Financing Deprived Sector Loan Subsidized Loan Base Rate as of Jestha End 2077 is 9.25% p.a. Interest Spread as of Jestha End 2077 is 9.25% p.a.	1.	0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 2.00% 1.50% 1.00% 1.50% 1.00% 1.50% 1.00% 1.50% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 1.00% - 5.00% - 2.00% - 2.00% - 2.00% - 3.00%	
35 36 37 38 39 40 41 41 42 43 44 45 46 47 50 51 52 53	Trust Receipt Loan Export Finance Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Mort Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loan Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against Citizens Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Base Rate as of Jestha End 2077 is 9.25% p.a	l. determined s	0.25% 0.25% 1.50% 0.50% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 2.00% 1.50% 1.00% 1.50% 1.00% 1.50% 1.00% 1.50% 1.00%	- 4.75% - 4.75% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 2.00% - 5.00% - 2.00% - 2.00% - 2.00% - 3.00% - 3.00% - 3.00% - 4.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 7.00	

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