

# INTEREST RATE

TO BE EFFECTIVE FROM 7<sup>th</sup> Ashwin 2076 (24<sup>th</sup> September, 2019)

S. No	Citizens Savings Deposits ( NPR )	Minimum Balance	Interest Rate (p.a)	
1	Citizens Savings	Nil	6.50%	
2	Citizens Rastra Sewak Savings	Nil	6.50%	
3	Citizens Bidhyarthi Bachat	100	6.50%	
4	Citizens Mahila Bachat	500	6.50%	
5	Citizens Muna Bachat	100	6.50%	
6	Citizens Matribhumi Bachat	100	6.50%	
7	Citizens Senior Citizens Savings	Nil	6.50%	
8	Citizens Special Savings	500	6.50%	
9	Citizens Super Savings	1,000	6.50%	
10	Citizens Sharedhani Bachat	100	6.50%	
11	Citizens Special Super Savings Account	5,000	6.50%	
12	Citizens Mofashal Bachat Khata	1,000	6.50%	
13	Citizens Enterprise Fund Account	Nil	6.50%	
14	Citizens G2P Savings Account	Nil	6.50%	
15	Citizens Branchless Bachat	Nil	6.50%	
16	Citizens Ghar Dallo Savings	500	6.50%	
17	Citizens Dasak Savings	500	6.50%	
18	Citizens Saral Bachat Khata	100	6.50%	
19	Citizens Golden Savings	500	6.50%	
20	Citizens Bishesh Bachat Khata	100	6.50%	
21	Mero Citizens Bachat Khata	100	6.50%	
22	Citizens Recurring Deposit ( NPR )		9.25%	
	3 months to 10 years		9.25%	
23	Citizens Fixed Deposit (NPR)		Individual	Institutional
	Citizens Fixed Deposit (3 month and above)		9.25%	8.50%
	Citizens Fixed Deposit (Renewal) 3 month and above			8.60%
24	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)	
25	Citizens Saving Account (FCY)		Available on Request	
	GBP	10	1.00%	
	EURO	20	1.00%	
	USD	20	3.75%	
26	Citizens Call Deposit ( FCY )		Negotiable (Subject to NRB Directive)	
27	Citizens FCY Fixed Deposit		Available on Request	
	<b>Corporate Loans</b>		<b>Premium (% p.a.) on Base Rate</b>	
28	Term Loan		0.50% - 4.50%	
29	Overdraft		0.75% - 4.50%	
30	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 4.75%	
31	Trust Receipt Loan		0.25% - 3.75%	
32	Export Finance		0.25% - 3.75%	
33	Other Loan		2.00% - 8.00%	
	<b>Consumer Loans</b>			
34	Citizens Equipment Loan		1.50% - 5.00%	
35	Citizens Home Loan		0.50% - 4.50%	
36	Citizens Auto Loan		1.00% - 5.00%	
37	Citizens Education Loan		1.50% - 4.50%	
38	Citizens Mortgage Loan			
	Term Loan		1.25% - 5.00%	
	Overdraft		0.75% - 5.00%	
39	Citizens Margin Lending		1.00% - 4.50%	
40	Citizens Gold Loan		2.00% - 5.50%	
41	Citizens Fast Track Loan		2.50% - 6.00%	
42	Citizens Bina Dhito Karja		2.00% - 6.00%	
43	Citizens One Zone One Product		2.50% - 5.00%	
	<b>SME Loans</b>			
44	Citizens SME Loan		1.00% - 4.50%	
	<b>Other Loans</b>			
45	Loan against first class Bank Guarantee		1.00% - 5.00%	
46	Loan against Government Bond.		Higher of Coupon rate + 2% or Base rate + 2%	
47	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%	
48	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%	
49	Consortium Financing		As per consortium decision	
50	Deprived Sector Loan		Upto 4.00%	
51	Subsidized Loans		As Defined by NRB	
	Base Rate as of Bhadra End 2076 is 10.48% p.a. Interest Spread as of Bhadra End 2076 is 4.13% 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 Bank**  
International Ltd.  
मिडिलेन्ड बैंक इन्टरनेशनल लि.  
YOUR PARTNER FOR PROGRESS

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Himalaya Time 24<sup>th</sup> Sept 2019