

# INTEREST RATE

TO BE EFFECTIVE FROM 7<sup>th</sup> Bhadra 2076 (24<sup>th</sup> August 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 Dailo 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		Individual Institutional
23	Citizens Fixed Deposit (NPR)		9.25% 8.50%
	Citizens Fixed Deposit (3 Month and above)		8.60%
	Citizens Fixed Deposit (Renewal) 3 Month and above		Negotiable (Subject to NRB Directive)
24	Citizens Call Deposit (NPR)		
25	Citizens Saving Account (FCY)		
	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
	Corporate Loans	Premium (% p.a.) on Base Rate	
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%	
	Consumer Loans		
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%	
	SME Loans		
44	Citizens SME Loan	1.00% - 4.50%	
	Other Loans		
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 Shrawan End 2076 is 10.50 % p.a.		
	Interest Spread as of Shrawan End 2076 is 4.17%		
	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.**  
 YOUR PARTNER IN PROGRESS

मुख्य कार्यालय:  
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२०७६ भदौ ७, शनिवार  
 Saturday, 24 August, 2019

हिमालय टाइम्स