

लाख रुपैयाँमा बढीका श्रोत भएको महासंघल जनाएका व्यावहारिकमा आगजनी गरका महासंघल जनाएका छु ।

INTEREST RATE

TO BE EFFECTIVE FROM 7th Magh 2076 (21st January, 2020)

S.No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)
1	Citizens Savings	Nil	6.00%
2	Citizens Rastra Sewak Savings	Nil	6.00%
3	Citizens Bidhyarthi Bachat	100	6.00%
4	Citizens Mahila Bachat	500	6.00%
5	Citizens Muna Bachat	100	6.00%
6	Citizens Matribhumi Bachat	100	6.00%
7	Citizens Senior Citizens Savings	Nil	6.00%
8	Citizens Special Savings	500	6.00%
9	Citizens Super Savings	1,000	6.00%
10	Citizens Sharedhani Bachat	100	6.00%
11	Citizens Special Super Savings Account	5,000	6.00%
12	Citizens Mofashal Bachat Khata	1,000	6.00%
13	Citizens Enterprise Fund Account	Nil	6.00%
14	Citizens G2P Savings Account	Nil	6.00%
15	Citizens Branchless Bachat	Nil	6.00%
16	Citizens Ghar Dailo Savings	500	6.00%
17	Citizens Dasak Savings	500	6.00%
18	Citizens Saral Bachat Khata	100	6.00%
19	Citizens Golden Savings	500	6.00%
20	Citizens Bishesh Bachat Khata	100	6.50%
21	Mero Citizens Bachat Khata	100	6.50%
22	Citizens Recurring Deposit (NPR)		
	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%
	Citizens Kosheli Nichhep Yojana (7.5 Years)		Double in 90 Months
24	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)
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
28	Citizens Overseas FCY Fixed Deposit*		
	USD		5.80%
	AUD		5.25%
	GBP		4.90%
	EURO		3.20%
Corporate Loans		Premium (% p.a.) on Base Rate	
29	Term Loan		0.50% - 5.50%
30	Overdraft		0.75% - 5.50%
31	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.75%
32	Trust Receipt Loan		0.25% - 4.75%
33	Export Finance		0.25% - 4.75%
34	Other Loan		2.00% - 8.00%
Consumer Loans			
35	Citizens Equipment Loan		1.50% - 6.00%
36	Citizens Home Loan		0.50% - 5.50%
37	Citizens Auto Loan		1.00% - 6.00%
38	Citizens Education Loan		1.50% - 5.50%
39	Citizens Mortgage Loan		
	Term Loan		1.25% - 6.00%
	Overdraft		0.75% - 6.00%
40	Citizens Margin Lending		1.00% - 5.50%
41	Citizens Gold Loan		2.00% - 6.00%
42	Citizens Fast Track Loan		2.50% - 6.00%
43	Citizens Bina Dhito Karja		2.00% - 6.00%
44	Citizens One Zone One Product		2.50% - 6.00%
45	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%
SME Loans			
46	Citizens SME Loan		1.00% - 5.50%
Other Loans			
47	Loan against first class Bank Guarantee		1.00% - 5.00%
48	Loan against Government Bond.		Higher of Coupon rate + 2% or Base rate + 2%
49	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%
50	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%
51	Consortium Financing		As per Consortium decision
52	Deprived Sector Loan		Upto 4.00%
53	Subsidized Loan		As Defined by NRB
	Base Rate as of Poush End 2076 is 10.35% p.a.		
	Interest Spread as of Poush End 2076 is 4.58%		
	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		