INTEREST RATE

TO BE EFFECTIVE FROM 7th Mangsir 2076 (23rd November 2019)

1	Citizens Savings	Nil	e Interest Rate (p 6.00%
2	Cilizens Rastra Sewak Savings	Nil	6.00%
3	Citizens Bidhyarthi Bachat	100	6.00%
4	Citizens Mahila Bachat	500	
5			6.00%
	Citizens Muna Bachat	100	. 6.00%
6	Citizens Matribhumi Bachat	100	6.00%
7	Citizens Senior Citizens Savings	Nit	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	
13			6.00%
	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	
21	Mero Cilizens Bachat Khata	100	6.50%
		100	6.50%
22	Citizens Recurring Deposit (NPR)	A TO DO A DO	1 . Jain
- 75	3 months to 10 years	t at an Ar	9.25%
23	Citizéns Fixed Deposit (NPR)		Individual Institution
1.	Citizens Fixed Deposit (3 Month and above)		9.25% 8.50%
-	Citizens Fixed Deposit (Renewal) 3 Month and above	- Stand to be	- 8.60%
4	Citizens Call Deposit (NPR)	1	Negotiable (Subj
	sumons our poport (in ity		
E	Olderer Order Arrest (7010	the second second	to NRB Directive)
5	Citizens Saving Account (FCY)		
	GBP	10	1.00%
	EURO	20	1.00%
•	USD	20	3.75%
26	Citizens Call Deposit (FCY)	The second s	Negotiable (Subje
20		a share a t	to NRB Directive
7	Citizens FCY Fixed Deposit		
			Avaliable on Requi
8	Citizens Overseas FCY Fixed Deposit*	1	
	USD	A CARLENS AND	5.80%
	AUD	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	5.25%
	GBP	and the second	
	EURO		4.90%
/ sh	EURO	Premium (% n	4.90%
9	EURO Corporate Loans		4.90% 3.20% a.) on Base Rate:
9	EURO Corporate Loans Term Loan	0.50%	4.90% 3.20% .a.) on Base Rate: - 4.50%
0	EURO Corporate Loaris Term Loan Overdraft	0.50%	4.90% 3.20% a.) on Base Rate - 4.50% - 4.50%
	EURO Term Loan Overdraft Working Capital Loan/ Short Term Loan/	0.50%	4.90% 3.20% .a.) on Base Rate: - 4.50%
0	EURO Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan	0.50% 0.75% 0.75%	4.90% 3.20% a.) on Base Rate: 5 - 4.50% 5 - 4.50% 5 - 4.75%
0 1 2	EURO Cotporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan	0.50% 0.75% 0.75%	4.90% 3.20% a.) on Base Rate - 4.50% - 4.50%
0 1 2 3	EURO Cotporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance	0.50% 0.75% 0.75% 0.25%	4.90% 3.20% a.) on Base Rate: 5 - 4.50% 5 - 4.50% 5 - 4.75%
0 1 2	EURO Cotporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan	0.50% 0.75% 0.75% 0.25% 0.25%	4.90% 3.20% a) on Base Rates - 4.50% - 4.50% - 4.75% - 3.75% - 3.75%
0 1 2 3	EURO Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Olher Loan	0.50% 0.75% 0.75% 0.25% 0.25%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 4.75% - 3.75% - 3.75% - 3.75% - 8.00%
0 1 2 3 4	EURO Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans	0.50% 0.75% 0.75% 0.25% 0.25% 2.00%	4.90% 3.20% a) on Base Rate a - 4.50% - 4.50% - 4.75% - 3.75% - 3.75% - 3.75% - 3.75%
0 1 2 3 4 5	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan	0.50% 0.75% 0.75% 0.25% 2.00% 1.50%	4.90% 3.20% a) on Base Rate : - 4.50% - 4.50% - 4.75% - 3.75% - 3.75% - 8.70%
0 1 2 3 4 5 6	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Olher Loan Consumer Loans Cilizens Equipment Loan Cilizens Home Loan	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 0.50%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 5.00%
0 1 2 3 4 5 6 7	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 0.50% 1.00%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 5.00% - 5.00% - 5.00%
0 1 2 3 4 5 5 6 7 8	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 0.50% 1.00%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 5.00%
0 1 2 3 4 5 6 7	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 0.50% 1.00%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 5.00% - 5.00% - 5.00%
0 1 2 3 4 5 5 6 7 8	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 0.50% 1.00%	4.90% 3.20% a) on Base Rate
0 1 2 3 4 5 5 6 7 8	EURO Corporate Loans, Solution Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 0.50% 1.50% 1.50% 1.50%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 5.00% - 4.50% - 4.50% - 4.50%
0 1 2 3 4 5 6 7 8 9	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Education Loan Citizens Mottgage Loan Term Loan Overdraft	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75%	4.90% 3.20% a) on Base Rate : - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 5.00% - 4.50% - 4.50% - 4.50% - 5.00% - 5.00%
0 1 2 3 4 5 6 6 7 8 9 9	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending	0.50% 0.75% 0.75% 0.25% 2.00% 1.50% 0.50% 1.00% 1.50% 0.75% 0.75% 1.00%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 8.00% - 5.00% - 4.50% - 4.50% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 4.50%
0 1 2 3 3 4 4 5 6 7 7 8 9 9 0 0	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 0.50% 1.00% 1.50% 0.75% 0.75% 0.75% 0.75%	4.90% 3.20% a) on Base Rate : - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 8.00% - 8.00% - 4.50% - 4.50% - 4.50% - 5.00% - 5.00% - 4.50% - 5.00%
0 1 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 1.00% 2.00% 2.80%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.00% - 4.50% - 4.50% - 4.50% - 5.00% - 5.50% - 5.50%
0 1 2 3 3 4 5 6 6 7 7 8 9 9 0 0 1 1 2 2 3	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Farack Loan Citizens Bina Dhito Karja	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 2.00% 1.50% 1.50% 1.50% 1.50% 1.50% 0.75% 1.00% 2.00% 2.00%	4.90% 3.20% a) on Base Rate - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 5.00% - 4.50% - 4.50% - 4.50% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00%
0 1 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Coltarens Equipment Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Sats Track Loan Citizens Sats Track Loan Citizens One Product	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 2.00% 1.50% 1.50% 1.50% 1.50% 1.50% 0.75% 1.00% 2.00% 2.00%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.00% - 4.50% - 4.50% - 4.50% - 5.00% - 5.50% - 5.50%
0 1 2 3 3 4 5 6 6 7 7 8 9 9 0 0 1 1 2 2 3	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Farack Loan Citizens Bina Dhito Karja	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.00% 1.50% 1.25% 0.75% 1.00% 2.00% 2.00% 2.50%	4.90% 3.20% a) on Base Rate - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 5.00% - 4.50% - 4.50% - 4.50% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00%
0 1 2 3 3 4 5 6 6 7 7 8 9 9 0 0 1 1 2 2 3	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Coltarens Equipment Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Sats Track Loan Citizens Sats Track Loan Citizens One Product	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.00% 1.50% 1.50% 0.75% 0.75% 0.75% 2.00% 2.50% 2.00%	4.90% 3.20% a) on Base Rate - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 5.00% - 5.00% - 4.50% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00%
0 1 2 3 4 5 6 6 7 8 9 9 0 1 1 2 2 3 4	EURO Corporate Loans, Sana Sana Sana Sana Sana Sana Sana San	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 2.00% 2.50% 2.50% 2.50%	4.90% 3.20% a) on Base Rate - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.00% - 4.50% - 4.50% - 4.50% - 4.50% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 4.50%
0 1 2 3 3 4 5 6 7 8 9 9 0 1 2 3 4 4 5 5 6 7 8 9 0 1 1 5 6 7 8 9 9 1 1 5 6 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 7 7 8 9 9 1 5 7 7 8 8 9 9 1 5 7 7 8 8 9 9 1 5 7 7 8 8 9 9 1 5 7 7 8 8 9 9 1 5 7 7 8 8 9 9 1 5 7 7 8 8 9 9 1 5 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 7 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 7 7 8 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 7 7 8 7 8 7 8 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 7 7 8 7 7 7 7 7 7 7 8 7 7 8 7 7 7 7 7 7 7 7 7 7 7 7 7	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gld Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens Me Loans Citizens Me Loan Citizens Me Loan Citizens Me Loan Citizens She Loan Other Loans Other Loans	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 2.00%	4.90% 3.20% a) on Base Rate: - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 4.50% - 4.50% - 4.50% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 4.50%
0 1 2 3 4 5 6 7 8 9 9 0 1 2 3 4 5 6 7 8 9 9 0 1 1 2 3 4 5 6 7 8 9 9 1 5 6 7 8 9 9 5 6 7 8 9 9 7 8 9 9 7 8 8 9 9 8 8 8 8 8 8 8 8 8 8 8 8 8	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Gind Lending Citizens Bina Dhito Karja Citizens SME Loan Citizens SME Citizens Cit	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 2.00% 2.50%	4.90% 3.20% a) on Base Rate - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 5.00% - 4.50% - 4.50% - 5.00% - 4.50% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 5.00% - 4.50%
0 1 2 3 4 5 5 6 7 8 9 0 1 1 2 3 3 4 5 5 6 7 8 9 0 1 1 2 3 3 4 5 5 6 7 8 9 9 5 5 6 7 8 9 9 5 5 6 7 7 8 9 9 7 7 8 9 7 7 8 9 7 7 8 7 7 8 9 7 7 8 7 7 8 9 7 7 8 7 7 8 9 7 7 8 7 7 8 9 7 7 8 7 7 8 9 7 7 8 7 7 8 7 7 8 9 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 9 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 9 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 8 7 7 7 7 8 7 7 7 7 8 7 7 7 7 7 7 7 7 7 7 7 7 7	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Margin Lending Citizens Gold Loan Overdraft Citizens Margin Lending Citizens Bast Track Loan Citizens SME Cass Bank Guarantee Loan against Government Bond.	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.00% 1.50% 1.00% 2.50% 2.50% 2.50% 2.50% 2.50% 1.00% 4.50% 1.00%	4.90% 3.20% a) on Base Rate: a) - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 3.00% - 5.00% - 4.50% - 4.50% - 5.00
0 1 2 3 4 5 6 7 8 9 9 0 1 2 3 4 5 6 7 8 9 9 0 1 1 2 3 4 5 6 7 8 9 9 1 5 6 7 8 9 9 5 6 7 8 9 9 7 8 9 9 7 8 8 9 9 8 8 8 8 8 8 8 8 8 8 8 8 8	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Education Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens SME Loan Other Loans Citizens SME Loan Other Loans Citizens SME Loan Citizens SME Lo	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 2.00% 2.50%	4.90% 3.20% a) on Base Rate: a) - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 3.75% - 3.75% - 3.75% - 3.00% - 5.00% - 4.50% - 4.50% - 5.00
0 1 2 3 3 4 5 6 7 8 9 9 0 1 1 2 3 4 4 5 6 7 8 9 9 0 1 1 5 6 7 8 9 9 0 1 1 5 6 7 8 9 9 1 5 6 7 7 8 9 9 7 7 8 9 9 7 7 8 7 8 7 8 7 8 7 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Bina Dhito Karja Citizens SME Loan Citizens Citizens Fixed Deposit Receipt an Citizens Citizens Citizens Fixed Deposit Receipt an Citizens Citizen	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 2.00% 2.50% 2.00% 1.00%	4.90% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.4.50% 3.4.50% 3.75% 3.
0 11 2 3 3 4 5 6 6 7 7 8 9 9 0 1 1 2 2 3 4 4 5 7 3 3 7 7 3 9	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Brast Track Loan Citizens Brast Track Loan Citizens Bone Zone One Product SME Loans Citizens SME Loan Other Loan Citizens SME Loan Other Loans Citizens Government Bond. Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 2.00% 2.50% 2.50% 1.00% 1.50%	4.90% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.4.50% 3.75
0 1 2 3 3 4 5 6 7 8 9 9 0 1 1 2 3 4 4 5 6 7 8 9 9 0 1 1 5 6 7 8 9 9 0 1 1 5 6 7 8 9 9 1 5 6 7 7 8 9 9 7 7 8 9 9 7 7 8 7 8 7 8 7 8 7 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 9 9 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Bina Dhito Karja Citizens SME Loan Citizens Citizens Fixed Deposit Receipt an Citizens Citizens Citizens Fixed Deposit Receipt an Citizens Citizen	0.50% 0.75% 0.75% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 1.00% 2.00% 2.50% 2.00% 2.50% 2.00% 1.00%	4.90% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.4.50% 3.75
0 11 2 3 3 4 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 4 5 5 7 7 3 3 7 7 3 9	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Fast Track Loan Citizens Sing Dhito Karja Citizens Sing Loans Citizens Sing Loans Citizens Sing Dhito Karja Citizens Sing Loans Citizens Margin Lending Citizens Margin Lending Citizens Sing Dhito Karja Citizens Sing Loans Citizens Covernment Bond. Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing	0.50% 0.75% 0.75% 0.25% 0.25% 0.25% 2.00% 1.50% 1.00% 1.50% 1.00% 1.50% 0.75% 0.75% 0.75% 1.00% 2.00% 2.50% 2.00% 2.50% 2.00% 2.50% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.50%	4.90% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.4.50% 3.75
0 1 2 3 4 5 6 7 8 9 9 0 1 2 3 3 4 5 6 7 7 8 9 9 0 1 1 2 3 3 4 5 6 6 7 7 8 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Education Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Sing Dhito Karja Citizens SME Loan Other Loans Citizens SME Loan Other Loans Citizens SME Loan Citizens SME Loan Other Loans Citizens Sing Shito Karja Citizens SME Loan Other Loans Citizens First first class Bank Guarantee Loan against first class Bank Guarantee Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan	0.50% 0.75% 0.75% 0.25% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 2.00% 2.50% 2.00% 2.50% 2.00% 2.50% 1.00%	4.90% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.4.50% 3.75
0 1 2 3 3 4 5 6 7 8 9 9 1 2 3 3 4 5 6 7 8 9 9 1 2 3 3 4 4 5 6 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 6 7 7 8 9 9 1 5 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 9 9 1 7 7 8 7 7 8 9 9 9 1 7 7 7 8 8 9 9 1 7 7 7 8 8 9 9 9 1 7 7 7 8 8 7 7 7 7 7 8 8 7 7 7 7 8 7 7 7 7 7 7 7 7 7 7 7 7 7	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Bina Dhito Karja Citizens SME Loans Citizens SME Loan Other Loans Citizens SME Loan Citizens Corporate Loan Citizens Corporate Loan Citizens In Dhito Karja Citizens SME Loan Other Loans Loan against first class Bank Guarantee Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan	0.50% 0.75% 0.75% 0.25% 0.25% 0.25% 2.00% 1.50% 1.00% 1.50% 1.00% 1.50% 0.75% 0.75% 0.75% 1.00% 2.00% 2.50% 2.00% 2.50% 2.00% 2.50% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.50%	4.90% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.4.50% 3.75
0 1 2 3 4 5 6 7 8 9 9 0 1 2 3 3 4 5 6 7 7 8 9 9 0 1 1 2 3 3 4 5 6 6 7 7 8 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	EURO Corporate Loans, San	0.50% 0.75% 0.75% 0.25% 0.25% 0.25% 2.00% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 2.00% 2.50% 2.00% 2.50% 2.00% 2.50% 1.00%	4.90% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.4.50% 3.75
0 1 2 3 4 5 6 7 8 9 9 0 1 2 3 3 4 5 6 7 7 8 9 9 0 1 1 2 3 3 4 5 6 6 7 7 8 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Bina Dhito Karja Citizens She Loan Citizens Bina Dhito Karja Citizens Met Loan Citizens She Citizens She Citizens Cit	0.50% 0.75% 0.75% 0.25% 0.25% 0.26% 2.00% 1.50% 1.00% 1.50% 1.00% 1.25% 0.75% 1.00% 2.00% 2.50%	4.90% 3.20% a) on Base Rate - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 5.00% - 4.50% - 5.00% - 2.50% -
0 1 2 3 4 5 6 7 8 9 9 0 1 2 3 3 4 5 6 7 7 8 9 9 0 1 1 2 3 3 4 5 6 6 7 7 8 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	EURO Corporate Loans, San	0.50% 0.75% 0.75% 0.25% 0.25% 0.26% 2.00% 1.50% 1.00% 1.50% 1.00% 1.25% 0.75% 1.00% 2.00% 2.50%	4.90% 3.20% a) on Base Rate - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 5.00% - 4.50% - 5.00% - 2.50% -
0 1 2 3 4 5 6 7 8 9 9 0 1 2 3 3 4 5 6 7 7 8 9 9 0 1 1 2 3 3 4 5 6 6 7 7 8 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Gold Loan Citizens Bina Dhito Karja Citizens She Loan Citizens Bina Dhito Karja Citizens Met Loan Citizens She Citizens She Citizens Cit	0.50% 0.75% 0.75% 0.25% 0.25% 0.26% 2.00% 1.50% 1.00% 1.50% 1.00% 1.25% 0.75% 1.00% 2.00% 2.50%	4.90% 3.20% a) on Base Rate - 4.50% - 4.50% - 4.50% - 3.75% - 3.75% - 5.00% - 4.50% - 5.00% - 2.50% -
0 1 2 3 4 5 6 7 8 9 9 0 1 2 3 3 4 5 6 7 7 8 9 9 0 1 1 2 3 3 4 5 6 6 7 7 8 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	EURO Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Auto Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Fast Track Loan Citizens Sing Dhito Karja Citizens Sing Loans Citizens Sing Component Loan Citizens Sing Loans Citizens Margin Lending Citizens Margin Lending Citizens Sing Loan Citizens Fast Track Loan Citizens Sing Loan Citizens Core Dre Orduct SME Loans Citizens Sing Loans Citizens Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loan Base Rate as of Kartik End 2076 is 10.44% p.a. Interest Spread as of Kartik End 2076 is 4.44% Note: Premium rate of each borrower shall be defen	0.50% 0.75% 0.75% 0.25% 0.25% 0.25% 0.25% 0.50% 1.50% 1.50% 1.50% 1.50% 1.25% 0.75% 2.00% 2.50% 2.00% 2.50% 2.00% 2.50% 2.00% 4.00% 4.00% 4.00% 4.5 per consort udex Upto 4.00% As Defined by NRB	4.90% 3.20% a) on Base Rate 4.50% -4.50% -4.50% -3.75% -3.75% -3.75% -3.75% -3.75% -5.00% -4.50% -5.00% -5.00% -5.00% -5.00% -5.00% -5.00% -5.00% -4.50% -5.00% -5.

Citizens / Bank International Ltd. / पो. व. १९६८१, नारायणहिटी पद्य. कानमण्डी व YOUR PARTNER FOR PRO