

INTEREST RATE

TO BE EFFECTIVE FROM 7th Poush 2076 (23rd December, 2019)

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 Shredhani 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	6.50%	
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			
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)			
	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% - 4.50%	
30	Overdraft		0.75% - 4.50%	
31	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 4.75%	
32	Trust Receipt Loan		0.25% - 3.75%	
33	Export Finance		2.00% - 8.00%	
34	Other Loan			
Consumer Loans				
35	Citizens Equipment Loan		1.50% - 5.00%	
36	Citizens Home Loan		0.50% - 4.50%	
37	Citizens Auto Loan		1.00% - 5.00%	
38	Citizens Education Loan		1.50% - 4.50%	
39	Citizens Mortgage Loan			
	Term Loan		1.25% - 5.00%	
	Overdraft		0.75% - 5.00%	
40	Citizens Margin Lending		1.00% - 4.50%	
41	Citizens Gold Loan		2.00% - 5.00%	
42	Citizens Fast Track Loan		2.50% - 5.00%	
43	Citizens Bina Dhilo Karja		2.00% - 5.00%	
44	Citizens One Zone One Product		2.50% - 5.00%	
45	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%	
SME Loans			1.00% - 4.50%	
46	Citizens SME Loan			
Other Loans			1.00% - 5.00%	
47	Loan against first class Bank Guarantee			
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		Up to 4.00%	
53	Subsidized Loan		As Defined by NRB	
	Base Rate as of Mangsir End 2076 is 10.34%			
	Interest Spread as of Mangsir End 2076 is 4.51%			
	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.			