## INTEREST RATE

TO BE EFFECTIVE FROM 7<sup>th</sup> Poush 2076 (23<sup>rd</sup> December, 2019)

. No	Citizens Savings Deposits ( NPR)		nimum alance		and the same
	Cilizana Caydogo		Vil :	6.0	0%
-	Citizens Savings Citizens Rastra Sewak Savings		Vil .		0%:
-	Citizens Bidhyarthi Bachat		100		10%
	Citizens Mahila Bachat		500		00% 00%
	Citizens Muna Bachat		100		00%
	Citizens Matribhumi Bachat		100 Nii		00%
	Citizens Senior Citizens Savings		500		00%
:	Citizens Special Savings		1,000		00%,
	Citizens Super Savings Citizens Sharedhani Bachat		100		00%
10	Citizens Special Super Savings Account		5,000		00%
11 .	Citizens Mofashal Bachat Khata		1,000		00% 00%
13	Citizens Enterprise Fund Account		Nil		00%
14.	Citizens G2P Savings Account		Nil Nil		00%
15	Citizens Branchless Bachat		500		00%
16	Citizens Ghar Dailo Savings		500	6.	.00%
17 .	Citizens Dasak Savings	-	100		.00%
18	Citizens Saral Bachat Khata		500		.00%
19	Citizens Golden Savings Citizens Bishesh Bachat Khata		100		.50%
20	More Citizens Bachal Khala	1.	100		.50%
21_	Citizens Recurring Deposit (NPR)			Sec. 5	250/
22	2 months to 10 years				.25% Institutiona
23			1 7 62 1	Individual 9.25%	***************************************
23	Dancelt (9 Month 200 and	ove ) +	Bet of a		8.60%
	Citizens Fixed Dennet (Renewal) 3 MM III al	d above		Negotiable (Subject	
24	Citizens Call Deposit (NPR)			1 togottate (e color	
25	Citizens Saving Account (FCY)	-+	10		1.00%
	GBP	-	20		1.00%
-	EURO		20.	9,34,100	3.75%
00	USD Citizens Call Deposit (FCY)			Negotiable (Subje	to NRB Direct
26	Citizena ECV Fived Deposit			Avaliable on F	equest
28	Citizens Overseas FCY Fixed Deposit	P*		1.50	5.80%
40	USD				5.25%
1	AUD				4.90%
1	GBP	, ,	14	1 1 1 1	3 20%
	FURO			Premium (%)	j.a:) on Base
	Corporate Loans			0.50	% - 4.50%
29	Term Loan			0.75	% - 4.50%
30	Overdraft Working Capital Loan/ Short Term Loan/			- EN 18	
31	Demand Loan/ Bridge Gap Loan / Pledg	ge Loan			% - 4.75%
1	Trust Receipt Loan			0.25	% - 3.75%
32	Export Finance	1 6		0.00	% - 3.75% % - 8.00%
34	Other Loan			2.00	0.0076
	Consumer Loans			1.50	)% - 5.00%
		/ -		0.5	110 0.001
	Citizens Equipment Loan				1% - 4.50%
35	Citizens Equipment Loan Citizens Home Loan		-	1.0	0% - 4.50% 0% - 5.00%
35	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan			1.0 1.5	
35 36 37 38	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan			1.5	0% - 5.00% 0% - 4.50%
35 36 37	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan			1.5	0% - 5.00% 0% - 4.50% 5% -5.00%
35 36 37 38	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan			1.5 1.2 • 0.7	0% - 5.00% 0% - 4.50% 5% -5.00% 5% -5.00%
35 36 37 38 39	Citizens Equipment Loan Citizens Home Loan Citizens Aufo Loan Citizens Education Loan Citizens Mordgage Loan Term Loan Overidraft			1.5 1.2 • 0.7	0% - 5.00% 0% - 4.50% 5% -5.00% 5% -5.00% 10% - 4.50%
35 36 37 38 39 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Oveidraft Citizens Margin Lending	-		1.5 1.2 • 0.7 1.0 2.0	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 4.50% 10% - 5.00%
35 36 37 38 39 44 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan	-		1.5 1.2 • 0.7 1.0 2.0 2.1	0% - 5.00% 0% - 4.50% 5% -5.00% 5% -5.00% 10% - 4.50% 10% - 5.00% 50% - 5.00%
35 36 37 38 39 44 44 44	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Oveidraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan			1.5 1.2 • 0.7 1.0 2.0 2.3 2.3	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 0% - 4.50% 10% - 5.00% 50% - 5.00% 00% - 5.00%
35 36 37 38 39 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Citizens Past Track Loan Citizens Cone Zone One Product	-		1.5 1.2 • 0.7 1.0 2.5 2.3 2.3	0% - 5.00% 0% - 4.50% 5% - 5.00% 15% - 5.00% 10% - 4.50% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00%
35 36 37 38 39 44 44 44 44 44	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Morgage Loan Citizens Morgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens One Zone One Product Citizens One Zone Cone Product Citizens Agriculture & Enterprise Loa	an		1.5 1.2 • 0.7 1.0 2.5 2.3 2.3	0% - 5.00% 0% - 4.50% 5% - 5.00% 15% - 5.00% 10% - 4.50% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00%
35 36 37 38 39 44 44 44 44 44	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loa	C. L. C.		1.5 1.2 0.7 1.0 2.0 2.1 2.1 2.1 1.1	0% - 5.00% 0% - 4.50% 5% -5.00% 5% -5.00% 10% - 4.50% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 5.00% 10% - 4.50%
35 36 37 38 39 44 44 44 44	Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mulo Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loa SME Loans Citizens SME Loans	A COLUMN TO SERVICE STATE OF THE PARTY OF TH		1.5 0.7 1.0 2.5 2.9 2.1 1.1	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 4.50% 10% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 2.00% 00% - 4.50%
35 36 37 38 39 44 44 44 44	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Auto Loan Citizens Glucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Glucation College Company Citizens Cone Cone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loans Citizens College Loans			1.5 1.2 0.7 1.0 2.0 2.9 2.0 2.1 1.1	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 4.50% 10% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 4.50% 10% - 4.50%
355 36 377 38 33 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Morgage Loan Citizens Morgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Gold Loan Citizens Sima Dhito Karja Citizens Gold Loan Citizens Gold Loan Citizens Sima Dhito Karja Citizens Gold Loan Citizens Gold Loan Citizens Met Loan Sima Loans Citizens Citizens Citizens Sima Loans Citizens			1.5 1.2 0.7 1.0 2.0 2.1 2.1 1.1 1.1 Higher of 0	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 4.50% 10% - 5.00% 00% - 5.00% 50% - 5.00% 50% - 2.00% 60% - 5.00% 00% - 4.50%
355 36 377 38 33 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Auto Loan Citizens Glucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Glucation College Company Citizens Cone Cone One Product Citizens Agriculture & Enterprise Loan SME Loans Citizens SME Loans Citizens College Loans			1.5 0.7 1.0 2.0 2.1 2.1 1.1 1.1 1.1 1.1 1.1	0% - 5.00% 0% - 4.50% 5% - 5.00% - 5
355 36 377 38 33 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Auto Loan Citizens Gucation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Los SME Loans Citizens SME Loans	ntee		1.5 1.2 0.7 1.0 2.6 2.9 1.1 1.1 1.1 Higher of (	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 4.50% 10% - 4.50% 10% - 5.00% 10% - 5.00%
355 36 377 38 33 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Margin Lending Citizens Gold Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens Gold Loan Citizens Gold Loan Citizens Bina Chita Karja Citizens Agriculture & Enterprise Los SME Loans Citizens SME Loan	ntee		1.5	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 4.50% 10% - 6.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 2.00% 2.00% - 4.50% 2.00% - 4.50% 2.00% - 4.50% 2.00% - 4.50% 2.00% - 4.50%
355 36 377 38 33 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Margin Lending Citizens Gold Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens Gold Loan Citizens Gold Loan Citizens Bina Chita Karja Citizens Agriculture & Enterprise Los SME Loans Citizens SME Loan	ntee		1.5 1.2 0.7 1.0 2.0 2.9 2.0 1.1 1.1 Higher of 6 B Higher of 6 Higher of 6	0% - 5.00% 0% - 4.50% 0% - 4.50% 5% - 5.00% 5% - 5.00% 0% - 4.50% 00% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 2.00%
355 36 377 38 33 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Auto Loan Citizens Morgage Loan Term Loan Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens One Zone One Product Citizens Agriculture & Enterprise Los SME Loans Citizens SME Loans Citizens SME Loans Citizens SME Loans Citizens SME Loan Citizens SME Loans	ntee		1.5 0.7 1.0 0.7 1.0 2.0 2.1 2.1 1.1 1.1 Higher of I Higher of I Higher of I	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 4.50% 10% - 5.00% 10% - 1.50% 10% - 1.5
35 36 37 38 39 4 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan Citizens SME Loan Citizen	ntee		1.5	0% - 5.00% 0% - 4.50% 5% - 5.00% - 5
35 36 37 38 39 4 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Auto Loan Citizens Morgage Loan Term Loan Oveidraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Gone Zone One Product Citizens One Zone One Product Citizens Agriculture & Enterprise Loan Citizens SME Loan Citizens SME Loan Citizens Gold Loan Citizens Agriculture & Enterprise Loan SME Loans Citizens Gold Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Citizens Government Bond.  Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Consortium Financing Co	ntee	t,	1.5 1.2 1.2 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 5.0
35 36 37 38 39 4 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Los SME Loans Citizens SME Loan Citizens SME Loan Other Loans Loan against first class Bank Guarat Evan Agriculture SME Loan Company C	ntee t	ot	1.5	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 10% - 5.00% 10% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 50% - 5.00% 20% - 4.50% 20% - 5.00% 20% - 5.0
35 36 37 38 39 4 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Other Loans Company Com	ntee t sit Receip	ot	1.5 1.2 0.7 1.0 2.5 2.7 2.1 1.1 1.1 Higher of 0 B Higher of 1 In this control of the control of	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 5% - 5.00% 0% - 4.50% 00% - 5.00% 00% - 5.00% 00% - 5.00% 00% - 5.00% 00% - 5.00% 00% - 5.00% 00% - 5.00% 00% - 2.00% 00% - 2.00% 00% - 2.00% 00% - 2.00% 00% - 2.00% 00% - 2.00% 00% - 3.00% 00% - 3.00% 00% - 4.50% 00% - 3.00% 00% - 4.50% 00% - 3.00% 00% - 4.50% 00% - 3.00% 00% - 4.50% 00% - 3.00%
35 36 37 38 39 4 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Other Loans Company Com	ntee t sit Receip	ot	1.5 1.2 0.7 1.0 2.5 2.7 2.1 1.1 1.1 Higher of 0 B Higher of 1 In this control of the control of	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 5% - 5.00% 0% - 6.50% 00% - 5.00% 50% - 5.00% 60% - 4.50% 60% - 5.00% 60% - 4.50% 60% - 4.50% 60% - 5.00%
355 36 377 38 33 4 4 4 4 4 4 4	Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Mortgage Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens One Zone One Product Citizens Agriculture & Enterprise Los SME Loans Citizens SME Loan Citizens SME Loan Other Loans Loan against first class Bank Guarat Evan Agriculture SME Loan Company C	t sit Receipte 16 is 10.34	% 1% 3 determin	1.5  1.2  0.7  1.0  2.0  2.1  2.1  1.1  Higher of I  Higher of I  As per Co  Upto 4.00  As Define	0% - 5.00% 0% - 4.50% 5% - 5.00% 5% - 5.00% 5% - 5.00% 00% - 4.50% 00% - 5.00%

मुख्य कार्याल्यः जन्मणाहिते पथः काठमाडी, नेपाल

धान

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