

# INTEREST RATE

TO BE EFFECTIVE FROM 8<sup>th</sup> Chaitra 2076 (21<sup>st</sup> March 2020)

S. No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)
1	Citizens Savings	Nil	5.50%
2	Citizens Rastra Sewak Savings	Nil	5.50%
3	Citizens Bidhyarthi Bachat	100	5.50%
4	Citizens Mahila Bachat	500	5.50%
5	Citizens Muna Bachat	100	5.50%
6	Citizens Matribhumi Bachat	100	5.50%
7	Citizens Senior Citizens Savings	Nil	5.50%
8	Citizens Special Savings	500	5.50%
9	Citizens Super Savings	1,000	5.50%
10	Citizens Sharedhani Bachat	100	5.50%
11	Citizens Special Super Savings Account	5,000	5.50%
12	Citizens Mofashal Bachat Khata	1,000	5.50%
13	Citizens Enterprise Fund Account	Nil	5.50%
14	Citizens G2P Savings Account	Nil	5.50%
15	Citizens Branchless Bachat	Nil	5.50%
16	Citizens Ghar Daito Savings	500	5.50%
17	Citizens Dasak Savings	500	5.50%
18	Citizens Saral Bachat Khata	100	5.50%
19	Citizens Golden Savings	500	5.50%
20	Citizens Smart Bachat Khata	Nil	5.50%
21	Citizens Bishesh Bachat Khata	100	6.00%
22	Mero Citizens Bachat Khata	100	6.00%
23	Citizens Samrakshit Bachat Khata	5,000	6.50%
24	Citizens Talab Bachat Khata	Nil	6.50%
25	Citizens Recurring Deposit (NPR)		
	3 months to 10 years		9.25%
26	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 Nidhi Yojana (7.5 Years)		Double in 90 Months
27	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)
28	Citizens Saving Account (FCY)		
	GBP	10	1.00%
	EURO	20	1.00%
	USD	20	3.75%
29	Citizens Call Deposit (FCY)		Negotiable (Subject to NRB Directive)
30	Citizens FCY Fixed Deposit		Available on Request
31	Citizens Overseas FCY Fixed Deposit*		
	USD		5.80%
	AUD		5.25%
	GBP		4.90%
	EURO		3.20%
<b>Corporate Loans</b>			<b>Premium (% p.a.) on Base Rate</b>
32	Term Loan		0.50% - 5.50%
33	Overdraft		0.75% - 5.50%
34	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.75%
35	Trust Receipt Loan		0.25% - 4.75%
36	Export Finance		0.25% - 4.75%
37	Other Loan		2.00% - 8.00%
<b>Consumer Loans</b>			
38	Citizens Equipment Loan		1.50% - 6.00%
39	Citizens Home Loan		0.50% - 5.50%
40	Citizens Auto Loan		1.00% - 6.00%
41	Citizens Education Loan		1.50% - 5.50%
42	Citizens Mortgage Loan		
	Term Loan		1.25% - 6.00%
	Overdraft		0.75% - 6.00%
43	Citizens Margin Lending		1.00% - 5.50%
44	Citizens Gold Loan		2.00% - 6.00%
45	Citizens Fast Track Loan		2.50% - 6.00%
46	Citizens Bina Dhilo Karja		2.00% - 6.00%
47	Citizens One Zone One Product		2.50% - 6.00%
48	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%
<b>SME Loans</b>			
49	Citizens SME Loan		1.00% - 5.50%
<b>Other Loans</b>			
50	Loan against first class Bank Guarantee		1.00% - 5.00%
51	Loan against Government Bond.		Higher of Coupon rate + 2% or Base rate + 2%
52	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%
53	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%
54	Consortium Financing		As per Consortium decision
55	Deprived Sector Loan		Upto 4.00%
56	Subsidized Loan		As Defined by NRB
	Base Rate as of Falgun End 2076 is 10.35 % p.a.		
	Interest Spread as of Falgun End 2076 is 4.54%		
	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.		

**Citizens Bank International Ltd.**  
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