

INTEREST RATE

TO BE EFFECTIVE FROM 8th Falgun 2076 (20th February, 2020)

S.No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)
1	Citizens Savings	Nil	6.00%
2	Citizens Rasra 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 Fuhd Account	Nil	6.00%
14	Citizens G2P Savings Account	Nil	6.00%
15	Citizens Branchless Bachat	Nil	6.00%
16	Citizens Ghar Daito 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 Smart Bachat Khata	Nil	6.00%
21	Citizens Bishesh Bachat Khata	100	6.50%
22	Mero Citizens Bachat Khata	100	6.50%
23	Citizens Recurring Deposit (NPR)		9.25%
	3 months to 10 years		
24	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
25	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)
26	Citizens Saving Account (FCY)		
	GBP	10	1.00%
	EURO	20	1.00%
	USD	20	3.75%
27	Citizens Call Deposit (FCY)		Negotiable (Subject to NRB Directive)
28	Citizens FCY Fixed Deposit		Available on Request
29	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
30	Term Loan		0.50% - 5.50%
31	Overdraft		0.75% - 5.50%
32	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.75%
33	Trust Receipt Loan		0.25% - 4.75%
34	Export Finance		0.25% - 4.75%
35	Other Loan		2.00% - 8.00%
	Consumer Loans		
36	Citizens Equipment Loan		1.50% - 6.00%
37	Citizens Home Loan		0.50% - 5.50%
38	Citizens Auto Loan		1.00% - 6.00%
39	Citizens Education Loan		1.50% - 5.50%
40	Citizens Mortgage Loan		
	Term Loan		1.25% - 6.00%
	Overdraft		0.75% - 6.00%
41	Citizens Margin Lending		1.00% - 5.50%
42	Citizens Gold Loan		2.00% - 6.00%
43	Citizens Fast Track Loan		2.50% - 6.00%
44	Citizens Bina Dhito Karja		2.00% - 6.00%
45	Citizens One Zone One Product		2.50% - 6.00%
46	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%
	SME Loans		
47	Citizens SME Loan		1.00% - 5.50%
	Other Loans		
48	Loan against first class Bank Guarantee		1.00% - 5.00%
49	Loan against Government Bond		Higher of Coupon rate + 2% or Base rate + 2%
50	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%
51	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%
52	Consortium Financing		As per Consortium decision
53	Deprived Sector Loan		Upto 4.00%
54	Subsidized Loan		As Defined by NRB
	Base Rate as of Magh End 2076 is 10.43% p.a.		
	Interest Spread as of Magh End 2076 is 4.47%		
	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.
YOUR PARTNER FOR PROGRESS

मुख्य कार्यालय:
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Thursday, 20 February, 2020

हिमालय टाइम्स