

INTEREST RATE

TO BE EFFECTIVE FROM 1st Bhadra 2080 (18 August 2023)

S. No	Citizens Deposit Products	Minimum Balance	Interest Rate (p.a)		
1	Citizens Savings Deposits (NPR)	From NPR 0.00 to NPR 100,000	5.966% - 7.966%		
2	Citizens Fixed Deposit (NPR) - Individual		10.896%		
3	Citizens Fixed Deposit (NPR) - Institutional		8.896% (additional 0.50% for bidding)		
4	Citizens Recurring Deposit (NPR)		Individual	Institutional	
5	Citizens Xtra Fixed Deposit (NPR)		10.896%	8.896% (additional 0.50% for bidding)	
6	Citizens Ekmustha Muddhati Yojana (CEMY)	25,000	10.896%		
7	Citizens International Remittance Fixed Deposit		11.896%		
8	Citizens Call Deposit (NPR)		up to 2.983%		
9	Citizens Tinaru Mission MF Call Account		up to 2.983%		
10	Citizens Saving Account (FCY)				
	GBP	10	4.75%		
	EURO	20	4.00%		
	USD	20	5.75%		
	AUD	10	5.10%		
11	Citizens Call Deposit (FCY)				
	GBP		up to 2.375%		
	EURO		up to 2.00%		
	USD		up to 2.875%		
	AUD		up to 2.55%		
12	Citizens FCY Fixed Deposit (3 Months/ 6 Months and above)		Individual	Institutional (additional 0.50% for bidding)	
	GBP		6.25%	6.25%	
	EURO		5.50%	5.50%	
	USD		7.25%	7.25%	
	AUD		6.60%	6.60%	
13	Citizens Overseas FCY Fixed Deposit* (1 year and above)				
Loans & Advances					
Corporate Loans		Premium (% p.a.) on Base Rate			
14	Term Loan	Upto 4.00%			
15	Overdraft	Upto 4.00%			
16	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan	Upto 4.00%			
17	Trust Receipt Loan	Upto 4.00%			
18	Export Finance	Upto 4.00%			
Consumer Loans					
19	Citizens Equipment Loan	Upto 4.00%			
20	Citizens Home Loan	Upto 4.00%			
21	Citizens Auto Loan	Upto 4.00%			
22	Citizens Education Loan	Upto 4.00%			
23	Citizens Mortgage Loan				
	Term Loan	Upto 4.00%			
	Overdraft	Upto 4.00%			
24	Citizens Margin Lending	Upto 4.00%			
25	Citizens Gold Loan	Upto 4.00%			
26	Citizens Fast Track Loan (CFTL)	Upto 4.00%			
27	Citizens Bina Dhito Karja	Upto 4.00%			
28	Citizens One District One Product (ODOP)	Upto 4.00%			
29	Citizens Agriculture & Enterprise Loan	Upto 2.00%			
SME Loans					
30	Citizens SME Loan	Upto 4.00%			
Other Loans					
31	Other Loan/Force Loan	Upto 8.00%			
32	Loan against first class Bank Guarantee	Upto 4.00%			
33	FCY TR / Import Loan	Upto 10.00%			
34	Loan against Government Bond	Higher of Coupon rate + 2% or Base rate + 2%			
35	Loan against Citizens Fixed Deposit Receipt and Promissory Note	Higher of FD rate + 2% or Base rate + 2%			
36	NPR Loan Against FCY Fixed Deposit Receipt	Higher of Coupon rate + 2% or Base rate + 2%			
37	Consortium Financing	As per Consortium decision			
38	Deprived Sector Loan	Upto 4.00%			
39	Subsidized Loan	As Defined by NRB			
Fixed Interest Rates for Consumer Loans Products		Up to 5 years	6-10 years	11-15 years	16 Years and above
40	Citizens Home Loan	13.00%	13.25%	13.50%	13.75%
41	Citizens Housing Loan	12.50% p.a.			
42	Citizens Mortgage Term Loan	13.50%	13.75%	14.00%	-
43	Citizens Education Loan	13.50%	13.75%	14.00%	-
44	Citizens Equipment Loan	13.50%	-	-	-
	Private	13.50%	13.75%	-	-
	Commercial	13.75%	-	-	-
46	Citizens Fast Track Loan (CFTL)-Term	13.75%	14.00%	-	-
47	Citizens Bina Dhito Karja -Term	14.00%	-	-	-
48	Citizens One District One Product (ODOP) -Term	14.75%	14.00%	-	-
49	Citizens Microfinance Loan	13.00% -15.00%			
MSME/SME/Corporate Loans					
50	Working Capital Term Loan	13.00%	13.50%		
51	Term Loan	13.00%	13.50%	14.00%	
Average Base Rate as of Ashad End 2080 is 10.72% p.a.					
Base Rate for Ashad End 2080 is 10.51% p.a.					
Note: Premium rate of each borrower shall be determined subject to loan type/category, tenure of each Deal/Loan, Internal Credit Risk Grading etc.					
FCY TR/ Import Loan rate is net effective rate and not associated with Base Rate.					
*Citizens overseas FCY FD: Min. Fixed Deposit amount is USD 1,000 or equivalent. Additional 1% for NRN & Remittance. Interest Payment Frequency on Deposits: Quarterly/ Monthly					



मुख्य कार्यालय:
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