

# INTEREST RATE

TO BE EFFECTIVE FROM 1<sup>st</sup> Kartik 2079 (18<sup>th</sup> October 2022)

S. No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)		
1	Citizens Savings Deposits (NPR)	From NPR 0.00 to NPR 100,000	7.133% -9.133%		
2	Citizens Fixed Deposit (NPR) - Individual				
	3 Months and above		12.133%		
3	Citizens Fixed Deposit (NPR) - Institutional				
	3 Months and above		10.133% (additional 0.50% for bidding)		
4	Citizens Recurring Deposit ( NPR)		Individual	Institutional	
	3 Months to 10 Years		12.133%	10.133% (additional 0.50% for bidding)	
5	Citizens Xtra Fixed Deposit ( NPR)				
	1 Year and above		12.133%		
6	Citizens Ekmustha Muddhati Yojana (CEMY)	25,000	12.133%		
7	Citizens International Remittance Fixed Deposit				
	3 Months to 10 Years	25,000	13.133%		
8	Citizens Double Deposit Dhamaka	50,000	(Amount Doubles in 6 years 1 Month)		
9	Citizens Triple Deposit Dhamaka	50,000	(Amount Triples in 9 years 7 Months)		
10	Remittance Double Deposit Dhamaka	50,000	(Amount Doubles in 5 years 8 Months)		
11	Remittance Triple Deposit Dhamaka	50,000	(Amount Triples in 8 years 11 Months)		
12	Citizens Chirayu Muddhiati Youjana (CCMY)				
	4x	50,000	(Amount 4 times in 12 Years 2 Months)		
	5x	50,000	(Amount 5 times in 14 Years 1 Month)		
	6x	50,000	(Amount 6 times in 15 Years 8 Months)		
	7x	50,000	(Amount 7 times in 17 Years )		
	8x	50,000	(Amount 8 times in 18 Years 2 Months )		
	9x	50,000	(Amount 9 times in 19 Years 2 Months)		
	10x	50,000	(Amount 10 times in 20 Years 1 Month)		
13	Citizens Remittance Chirayu Muddhiati Youjana (RCMY)				
	4x	50,000	(Amount 4 times in 11 Years 3 Months)		
	5x	50,000	(Amount 5 times in 13 Years )		
	6x	50,000	(Amount 6 times in 14 Years 6 Months)		
	7x	50,000	(Amount 7 times in 15 Years 9 Months)		
	8x	50,000	(Amount 8 times in 16 Years 10 Months)		
	9x	50,000	(Amount 9 times in 17 Years 9 Months)		
	10x	50,000	(Amount 10 times in 18 Years 7 Months)		
14	Citizens Call Deposit (NPR)		up to 3.566%		
15	Citizens Tinau Mission MF Call Account		up to 3.566%		
16	Citizens Saving Account (FCY)				
	GBP	10	4.75%		
	EURO	20	4.00%		
	USD	20	5.75%		
	AUD	10	5.10%		
17	Citizens Call Deposit ( FCY)				
	GBP		up to 2.375%		
	EURO		up to 2.00%		
	USD		up to 2.875%		
	AUD		up to 2.55%		
18	Citizens FCY Fixed Deposit (3 Months and above)		Individual	Institutional	
	GBP		6.25%	6.25%	
	EURO		5.50%	5.50%	
	USD		7.25%	7.25%	
	AUD		6.60%	6.60%	
19	Citizens Overseas FCY Fixed Deposit*				
	Loans & Advances				
	Corporate Loans		Premium ( % p.a.) on Base Rate		
20	Term Loan		Upto 6.00%		
21	Overdraft		Upto 6.00%		
22	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		Upto 5.00%		
23	Trust Receipt Loan		Upto 4.75 %		
24	Export Finance		Upto 4.75 %		
	Consumer Loans				
25	Citizens Equipment Loan		Upto 7.00%		
26	Citizens Home Loan		Upto 7.00%		
27	Citizens Auto Loan		Upto 7.00%		
28	Citizens Education Loan		Upto 7.00%		
29	Citizens Mortgage Loan				
	Term Loan		Upto 7.00%		
	Overdraft		Upto 7.00%		
30	Citizens Margin Lending		Upto 7.00%		
31	Citizens Gold Loan		Upto 7.00%		
32	Citizens Fast Track Loan (CFTL)		Upto 7.00%		
33	Citizens Bina Dhito Karja		Upto 7.00%		
34	Citizens One Zone One Product (OZOP)		Upto 7.00%		
35	Citizens Agriculture & Enterprise Loan		Upto 2.00%		
	SME Loans				
36	Citizens SME Loan		Upto 7.00%		
	Other Loans				
37	Other Loan		Upto 8.00%		
38	Loan against first class Bank Guarantee		Upto 7.00%		
39	FCY TR / Import Loan		Upto 10.00%		
40	Loan against Government Bond		Higher of Coupon rate + 2% or Base rate + 2 %		
41	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2 %		
42	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2 %		
43	Consortium Financing		As per Consortium decision		
44	Deprived Sector Loan		Upto 5.00%		
45	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
46	Citizens Home Loan	14.00%	14.25%	14.50%	14.75%
47	Citizens Mortgage Term Loan	14.50%	14.75%	15.00%	-
48	Citizens Education Loan	14.50%	14.75%	15.00%	-
49	Citizens Equipment Loan	14.50%	-	-	-
50	Citizens Auto Loan				
	Private	14.50%	14.75%	-	-
	Commercial	14.75%	-	-	-
51	Citizens Fast Track Loan (CFTL)-Term	14.75%	15.00%	-	-
52	Citizens Bina Dhito Karja –Term	15.00%	-	-	-
53	Citizens One Zone One Product (OZOP) –Term	14.75%	15.00%	-	-
54	Citizens Microfinance Loan	13.00%-15.00%			
	MSME/SME				
55	Working Capital Term Loan	14.00%	14.50%		
56	Term Loan	14.00%	14.50%	15.00%	
	Base Rate as of Bhadra End 2079 is 10.78% p.a.				
	Note: Premium rate of each borrower shall be determined subject to loan type/category, tenure of each Deal/Loan				
	*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:

**Citizens Bank**

पो. ब. १९६८१, नारायणहिटी पथ, काठमाडौं, नेपाल  
 फोन: ९७७ १ ४४२७८४२/४३/२४ फ्याक्स: ९७७ १ ४४२७०४४  
 ईमेल: info@ctznbank.com, SWIFT: CTZNNPKA  
 कल सेन्टर: support@ctznbank.com, ०१-५९७००६८

www.ctznbank.com