

INTEREST RATE

TO BE EFFECTIVE FROM 1st Jestha 2079 (15th May 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	6.03% - 8.03%		
2	Citizens Fixed Deposit (NPR) - Individual				
	3 Months and above		11.03%		
3	Citizens Fixed Deposit (NPR) - Institutional				
	3 Months and above		10.03%		
4	Citizens Fixed Deposit (NPR) - Institutional Bidding		New	Renewal	
	3 Months and above		10.03%	10.13%	
5	Citizens Recurring Deposit (NPR)				
	3 Months to 10 Years		11.03%		
6	Citizens Xtra Fixed Deposit (NPR)				
	1 Year and above		11.03%		
7	Citizens Ekmustha Muddhati Yojana (CEMY)	25,000	11.03%		
8	Citizens International Remittance Fixed Deposit				
	3 Months to 10 Years	25,000	12.03%		
9	Citizens Double Deposit Dhamaka	50,000	(Amount Doubles in 6 years 7 Months)		
10	Citizens Triple Deposit Dhamaka	50,000	(Amount Triple in 10 years 6 Months)		
11	Remittance Double Deposit Dhamaka	50,000	(Amount Doubles in 6 years 1 Months)		
12	Remittance Triple Deposit Dhamaka	50,000	(Amount Triple in 9 years 7 Months)		
13	Citizens Call Deposit (NPR)		up to 3.015%		
14	Citizens Tinau Mission MF Call Account		up to 3.015%		
15	Citizens Saving Account (FCY)				
	GBP	10	3.00%		
	EURO	20	2.00%		
	USD	20	4.00%		
16	Citizens Call Deposit (FCY)		Negotiable (Subject to NRB Directive)		
17	Citizens FCY Fixed Deposit		Available on Request		
18	Citizens Overseas FCY Fixed Deposit*				
	USD		5.00%		
	AUD		4.00%		
	GBP		4.00%		
	EURO		2.00%		
	Loans & Advances				
	Corporate Loans		Premium (% p.a.) on Base Rate		
19	Term Loan		0.50% - 5.00%		
20	Overdraft		0.75% - 5.00%		
21	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.00%		
22	Trust Receipt Loan		0.25% - 4.75%		
23	Export Finance		0.25% - 4.75%		
	Consumer Loans				
24	Citizens Equipment Loan		1.50% - 5.00%		
25	Citizens Home Loan		0.25% - 5.00%		
26	Citizens Auto Loan		0.25% - 5.00%		
27	Citizens Education Loan		1.50% - 5.00%		
28	Citizens Mortgage Loan				
	Term Loan		1.00% - 5.00%		
	Overdraft		0.75% - 5.00%		
29	Citizens Margin Lending		0.25% - 5.00%		
30	Citizens Gold Loan		2.00% - 5.00%		
31	Citizens Fast Track Loan (CFTL)		3.50% - 5.00%		
32	Citizens Bina Dhito Karja		1.00% - 5.00%		
33	Citizens One Zone One Product (OZOP)		3.50% - 5.00%		
34	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%		
	SME Loans				
35	Citizens SME Loan		0.25% - 5.00%		
	Other Loans				
36	Other Loan		2.00% - 8.00%		
37	Loan against first class Bank Guarantee		1.00% - 5.00%		
38	FCY TR / Import Loan		upto 9.00%		
39	Loan against Government Bond		Higher of Coupon rate + 2% or Base rate + 2 %		
40	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2 %		
41	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2 %		
42	Consortium Financing		As per Consortium decision		
43	Deprived Sector Loan		Upto 3.00%		
44	Subsidized Loan		As Defined by NRB		
	Fixed Interest Rates for Consumer Loan Products	Up to 5 years	6-10 years	11-15 years	16 Years and above
45	Citizens Home Loan	10.50%	11.00%	11.50%	12.00%
46	Citizens Mortgage Term Loan	11.00%	11.50%	12.00%	-
47	Citizens Education Loan	11.00%	11.50%	12.00%	-
48	Citizens Equipment Loan	12.50%	-	-	-
49	Citizens Auto Loan				
	Private	10.50%	11.00%	-	-
	Commercial	12.00%	-	-	-
50	Citizens Fast Track Loan (CFTL)-Term	12.50%	13.00%	-	-
51	Citizens Bina Dhito Karja –Term	12.50%	-	-	-
52	Citizens One Zone One Product (OZOP) –Term	12.50%	13.00%	-	-
53	Citizens Microfinance Loan	13.00%-15.00%			
	Base Rate as of Chaitra End 2078 is 9.81% 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.				
	Citizens overseas FCY FD: Min. Fixed Deposit amount is USD 5,000 or equivalent.*				
	Interest Payment Frequency on Deposits: Quarterly/Monthly				