

# INTEREST RATE

TO BE EFFECTIVE FROM 14th Kartik 2075 (31st October 2018)

S. No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)
1	Citizens Savings	Nil	5.00%
2	Citizens Rastra Sewak Savings	Nil	5.00%
3	Citizens Bidhyarthi Bachat	100	5.00%
4	Citizens Mahila Bachat	500	5.00%
5	Citizens Muna Bachat	100	5.00%
6	Citizens Matribhumi Bachat	100	5.00%
7	Citizens Senior Citizens Savings	Nil	5.00%
8	Citizens Special Savings	500	5.00%
9	Citizens Super Savings	1,000	5.00%
10	Citizens Sharedhani Bachat	100	5.00%
11	Citizens Special Super Savings Account	5,000	5.00%
12	Citizens Mofashal Bachat Khata	1,000	5.00%
13	Citizens Enterprise Fund Account	Nil	5.00%
14	Citizens G2P Savings Account	Nil	5.00%
15	Citizens Branchless Bachat	Nil	5.00%
16	Citizens Ghar Dailo Savings	500	5.00%
17	Citizens Privilege Savings Account	50,000	5.00%
18	Citizens Dasak Savings	500	5.00%
19	Citizens Golden Savings	500	6.00%
20	Mero Citizens Bachat Khata	100	7.00%
21	Citizens Recurring Deposit (NPR)		
	3 years		3.75%
	5 years		4.00%
	7 years		4.25%
22	Citizens Fixed Deposit (NPR)		Individual Institutional
	Citizens Fixed Deposit		10.00% 9.00%
23	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)
24	Citizens Dashain Tihar Muddhati Nichep Yojana (90 days) (For Individual Only)	50,000	7.00%
25	Citizens 120 Days Fixed Deposit (For Individual Only)	100,000	8.00%
26	Citizens 180 Days Fixed Deposit (For Individual Only)	100,000	8.25%
27	Citizens Saving Account (FCY)		
	GBP	10	2.00%
	EURO	20	2.00%
	USD	20	2.00%
28	Citizens Call Deposit (FCY)		
	GBP		0.50%
	EURO		0.50%
	USD		0.50%
29	Citizens FCY Fixed Deposit		Available on Request
	<b>Corporate Loan</b>		Premium (% p.a.) on Base Rate
30	Term Loan		0.25% - 4.00%
31	Overdraft		0.25% - 4.00%
32	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan		0.25% - 5.00%
33	Trust Receipt Loan		0.25% - 4.00%
34	Export Finance		0.25% - 3.00%
35	Other Loan		2.00% - 7.00%
	<b>Consumer Loan</b>		
36	Citizens Equipment Loan		1.00% - 4.00%
37	Citizens Home Loan		0.00% - 5.00%
38	Citizens Auto Loan		0.25% - 5.00%
39	Citizens Education Loan		2.00% - 4.00%
40	Citizens Mortgage Loan		
	Term Loan		0.75% - 5.00%
	Overdraft		0.75% - 5.00%
41	Citizens Margin Lending		1.00% - 4.00%
42	Citizens Gold Loan		2.00% - 7.00%
43	Citizens Fast Track Loan		2.00% - 7.00%
44	Citizens Bina Dhilo Karja		2.00% - 5.00%
45	Citizens One Zone One Product		2.00% - 5.00%
	<b>SME Loans</b>		
46	Citizens SME Loan		1.00% - 5.00%
	<b>Other Loans</b>		
47	Loan against first class Bank Guarantee		1.00% - 5.00%
48	Loan against Government Bond.		Higher of Coupon rate + 2% or Base rate + 2%
49	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%
50	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%
51	Consortium Financing		As per consortium decision
52	Deprived Sector Loan		Upto 4.00%

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** Bank International Ltd.  
 बैंकिंग किरा इन्टरनेसनल लि.  
 YOUR PARTNER FOR PROGRESS

मुख्य कार्यालय:

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