INTEREST RATE

TO BE EFFECTIVE FROM 7th Chaitra 2075 (21st March 2019)

2			Interest Rate (p.a 5.00%
,	Citizens Savings	Nil Nil	5.00%
-	Citizens Rastra Sewak Savings		5.00%
3 4	Citizens Bidhyarthi Bachat	100	
1	Citizens Mahila Bachat	500	5.00%
5	Citizens Muna Bachat	100	5.00%
3	Citizens Matribhumi Bachat	100	5.00%
7	Citizens Senior Citizens Savings	Nil	5.00%
3	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%
	Citizens Notasnal Datriat Annual	Nil	5.00%
13	Citizens Enterprise Fund Account		
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%
	Citizens Bishesh Bachat Khata	100	6.25%
20			
21	Mero Citizens Bachat Khata	100	6.50%
22	Citizens Recurring Deposit (NPR)		
	3 years		3.75%
	5 years		4.00%
	7 years		4.25%
23	Citizens Fixed Deposit (NPR)		Individual Institution
د.			9.25% 8.50°
	Citizens Fixed Deposit		
	Citizens Fixed Deposit (Renewal) 1 Month and above		- 8.60
24	Citizens Call Deposit (NPR)		Negotiable (Subject
			to NRB Directive)
25	Citizens Dashain Tihar Muddhati Nichhep Yojana (90 days)		
	(For Individual Only)	50,000	7.00%
26	Citizens 120 Days Fixed Deposit (For Individual Only)	100,000	8.00%
20		100,000	
27	Citizens 180 Days Fixed Deposit (For Individual Only)	100,000	8.25%
28	Citizens Saving Account (FCY)		
	GBP	10	3.75%
	EURO	20	3.75%
	USD	20	3.75%
29	Citizens Call Deposit (FCY)		
		ł	
29			0.50%
29	GBP		0.50%
29	GBP EURO		0.50%
	GBP EURO USD		0.50% 0.50%
	GBP EURO USD Citizens FCY Fixed Deposit	/ Provide (9/	0.50% 0.50% Avaliable on Reques
30	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans	Premium (% p	0.50% 0.50% Avaliable on Reques .a.) on Base Rate
30 31	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan	Premium (% p 0.50	0.50% 0.50% Avaliable on Reques .a.) on Base Rate 0% - 4.75%
30 31 32	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft	Premium (% p 0.50	0.50% 0.50% Avaliable on Reques .a.) on Base Rate
30 31	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan	Premium (% p 0.50	0.50% 0.50% Avaliable on Reques .a.) on Base Rate 0% - 4.75%
30 31 32	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft	Premium (% p 0.50 0.75	0.50% 0.50% Avaliable on Reques .a.) on Base Rate 0% - 4.75%
30 31 32 33	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan	Premium (% p 0.50 0.75 0.25	0.50% 0.50% Avaliable on Reques .a.) on Base Rate 0% - 4.75% 5% - 4.75%
30 31 32 33	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan	Premium (% p 0.50 0.75 0.25	0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 4.75%
30 31 32 33 34	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance	Premium (% p 0.50 0.75 0.25 0.25 0.25	0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00%
30 31 32 33 34	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan	Premium (% p 0.50 0.75 0.25 0.25 0.25	0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 4.75%
30 31 32 33 34 35 36	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans	Premium (%p 0.50 0.78 0.28 0.28 0.25 2.00	0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 4.75% 5% - 3.00%
30 31 32 33 34 35 36	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan	Premium (%p 0.50 0.76 0.26 0.25 0.25 0.25 0.26 1.50	0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00% 10% - 8.00% 10% - 5.00%
30 31 32 33 34 35 36 37	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan	Premium (% p 0.56 0.76 0.26 0.26 0.25 0.27 0.26 0.26 0.26 0.20 0.20 0.20 0.20 0.20	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00% 1% - 8.00% 1% - 5.00% 5% - 6.00%
30 31 32 33 34 35 36 37 38 39	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan	Premium (% p 0.56 0.76 0.26 0.26 0.25 0.27 0.26 0.26 0.26 0.20 0.20 0.20 0.20 0.20	0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00% 1% - 8.00% 10% - 5.00%
31 332 333 333 34 35 36 37 38	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Auto Loan	Premium (% p 0.55 0.75 0.25 0.25 0.25 0.26 0.26 0.20 1.50	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00% 1% - 8.00% 1% - 6.00%
330 331 332 333 344 335 366 377 388 399	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Education Loan Citizens Education Loan	Premium (% p 0.55 0.75 0.25 0.25 0.25 0.26 0.26 0.20 1.50	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00% 1% - 8.00% 1% - 5.00% 5% - 6.00%
330 331 332 333 344 335 366 377 388 399	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Education Loan Citizens Education Loan Citizens Bortgage Loan	Premium (% p 0.56 0.75 0.25 0.25 0.25 2.00 1.50 0.25 1.50 0.25	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00% 10% - 8.00% 10% - 6.00% 10% - 6.00% 10% - 6.00% 10% - 6.00%
330 331 332 333 344 335 366 377 388 399	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan	Premium (% p 0.55 0.75 0.25 0.25 0.25 0.26 0.20 1.50 0.25 1.00 1.00 1.00 1.00 1.20	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 4.75% 5% - 4.75% 5% - 8.00% 1% - 8.00% 1% - 6.00% 1% - 6.00% 1% - 6.00% 1% - 6.00% 1% - 6.00%
331 332 333 34 35 36 37 38 39 40 41	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Term Loan Overdraft	Premium (% p 0.55 0.75 0.25 0.25 0.25 0.25 1.50 0.25 1.50 0.25 1.00 2.00	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00% 1% - 5.00% 5% - 6.00% 5% - 6.00% 5% - 6.00% 5% - 6.00%
333 333 334 34 355 366 377 388 399 440 411	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Coverdraft Citizens Margin Lending	Premium (% p 0.55 0.75 0.25 0.25 0.26 2.00 1.55 0.25 1.00 2.00 1.10 0.20 1.20 1.20 1.20 1.20	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 5.00% 5% - 4.75% 5% - 3.00% 1% - 8.00% 1% - 8.00% 1% - 5.00% 5% - 6.00% 5% - 6.00% 5% - 6.00% 1% - 4.50%
330 331 332 333 334 335 336 337 338 339 440 441	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan	Premium (% p 0.55 0.75 0.25 0.25 0.26 2.00 1.50 0.25 1.00 2.00 1.00 2.00 1.20 0.77	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 3.00% 10% - 8.00% 10% - 6.00% 10% - 6.00% 10% - 6.00% 10% - 6.00% 10% - 6.50%
330 331 332 333 335 335 336 440 441 442 443 444	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Morgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan	Premium (% p 0.55 0.75 0.25 0.25 0.26 2.00 1.50 0.25 1.00 2.00 1.00 2.00 1.20 0.77	0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 5.00% 5% - 4.75% 5% - 3.00% 1% - 8.00% 1% - 8.00% 1% - 5.00% 5% - 6.00% 5% - 6.00% 5% - 6.00% 5% - 6.00% 1% - 4.50%
330 331 332 333 334 335 336 337 338 339 440 441	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja	Premium (% p	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.60%
330 331 332 333 344 355 366 377 388 399 400 411	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Morgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan	Premium (% p	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% Available on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 4.75% 5% - 8.00% 5% - 6.00% 1% - 5.00% 5% - 6.00% 1% - 5.00% 5% - 6.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 6.00% 1% - 6.00% 1% - 6.00% 1% - 6.00% 1% - 6.00% 1% - 6.00% 1% - 6.00%
330 331 332 333 344 355 386 377 388 399 400 411	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja	Premium (% p	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.60%
331 322 333 34 355 366 37 88 89 40 41 41 42 42 43 44 44 45 46 46	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Education Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens One Zone One Product SME Loans	Premium (% p 0.55 0.75 0.25 0.25 0.25 0.25 1.55 0.25 1.00 2.00 2.00 2.00 2.00 2.00 2.00 2.00	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% Avaliable on Reques a.) on Base Rate 1% - 4.75% 5% - 4.75% 5% - 5.00% 5% - 6.00% 1% - 6.00% 1% - 6.00% 5% - 6.00% 5% - 6.00% 5% - 6.00% 5% - 6.00% 1% - 5.00% 5% - 6.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00% 1% - 5.00%
331 322 333 34 355 366 37 88 89 40 41 41 42 42 43 44 44 45 46 46	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Morgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Bast Track Loan Citizens Bast Track Loan Citizens Bina Dhito Karja Citizens De Zone One Product SME Loans Citizens SME Loans Citizens SME Loans	Premium (% p 0.55 0.75 0.25 0.25 0.25 0.25 1.55 0.25 1.00 2.00 2.00 2.00 2.00 2.00 2.00 2.00	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.60%
330 341 322 333 344 355 366 377 388 399 40 411 414 415 416 417	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Equipment Loan Citizens Auto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan Citizens Ball Loan Citizens Margin Lending Citizens Ball Loan Citizens Margin Lending Citizens Gold Loan Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens SME Loans SME Loans Citizens SME Loans Citizens SME Loans Citizens SME Loans	Premium (% p 0.55 0.75 0.25 0.25 0.26 2.00 1.55 0.25 1.00 2.00 2.00 2.00 2.00 2.00 2.00 1.00	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.60%
33 33 33 33 33 34 49 55 66 37 38 49 40 41 41 42 42 43 44 44 45 45 46 46 46 46 46 46 46 46 46 46 46 46 46	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Buto Loan Citizens Guto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Bars Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens SME Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan	Premium (% p	0.50% 0.50%
31 32 33 33 33 34 45 55 66 39 40 11 11 15 16 17	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Edupiment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Citizens Mortgage Loan Citizens Mortgage Loan Citizens Mortgage Loan Citizens Margin Lending Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Gold Loan Citizens Sima Ohito Karja Citizens One Zone One Product SME Loans Citizens SME Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Other Loans Loan against first class Bank Guarantee Loan against Government Bond,	Premium (% p	0.50% 0.50%
330 331 332 333 344 355 386 377 388 399 400 411	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Buto Loan Citizens Guto Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Bars Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens SME Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan	Premium (% p	0.50% 0.50%
31 32 33 33 33 34 45 55 66 39 40 11 11 15 16 17	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Edupiment Loan Citizens Home Loan Citizens Auto Loan Citizens Education Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Citizens Mortgage Loan Term Loan Citizens Mortgage Loan Citizens Mortgage Loan Citizens Mortgage Loan Citizens Mortgage Loan Citizens Margin Lending Citizens Fast Track Loan Citizens Fast Track Loan Citizens Gold Loan Citizens Gold Loan Citizens Sima Ohito Karja Citizens One Zone One Product SME Loans Citizens SME Loan Citizens SME Loan Citizens SME Loan Citizens SME Loan Other Loans Loan against first class Bank Guarantee Loan against Government Bond,	Premium (% p 0.55 0.75 0.25 0.25 0.26 0.26 0.26 0.26 0.26 0.26 0.26 0.26 0.26 0.26 0.26 0.27 0.07	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.60%
33 33 33 34 35 36 37 38 38 39 40 41 41 42 42 43 44 44 45 46 46 47 47 48 48 48 48 48 48 48 48 48 48 48 48 48	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Citizens Equipment Loan Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan Citizens Ball Lending Citizens Gold Loan Citizens Ball Lending Citizens Gold Loan Citizens Bina Dhito Karja Citizens SME Loan Citizens SME Loans	Premium (% p 0.55 0.75 0.25	0.50% 0.50%
31 32 33 33 34 35 36 36 37 38 88 99 90 11 11 12 12 13 14 14 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Auto Loan Citizens Gulcation Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Bars Track Loan Citizens Bars Track Loan Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens SME Loan Citizens SME Loan Citizens SME Loan Cother Loans Loan against first class Bank Guarantee Loan against Government Bond. Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt	Premium (% p 0.55 0.75 0.25	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.60%
333 344 355 366 377 88 899 100 111 111 144 155 166 167 177	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Equipment Loan Citizens Home Loan Citizens More Loan Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product SME Loans Citizens SME Loan Other Loans Loan against first class Bank Guarantee Loan against Government Bond. Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing	Premium (% p 0.55 0.75 0.25	0.50% 0.50%
33 33 33 33 34 35 36 37 38 38 39 40 41 41 42 43 33 44 44 44 45 45 46 47 47 47 47 47 47 47 47 47 47 47 47 47	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loan Citizens Equipment Loan Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Morgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Gold Loan Citizens Ball Dhito Karja Citizens Ball Coan Citizens Ball Coan Citizens Margin Lending Citizens Ball Coan Citizens Margin Lending Citizens Ball Coan Citizens Code Coan Citizens Code Coan Citizens Coan Cit	Premium (% p 0.55 0.75 0.25	0.50% 0.50%
33 33 33 33 34 35 36 37 38 38 39 40 41 41 42 43 33 44 44 44 45 45 46 47 47 47 47 47 47 47 47 47 47 47 47 47	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loan Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Margin Lending Citizens Gold Loan Citizens SmE Loan Citizens She Loan Other Loans Loan against first class Bank Guarantee Loan against Government Bond. Loan against Government Bond. Loan against Fixer Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loans	Premium (% p 0.55 0.75 0.25	0.50% 0.50%
33 33 33 33 34 35 36 37 38 38 39 40 41 41 42 43 33 44 44 44 45 45 46 47 47 47 47 47 47 47 47 47 47 47 47 47	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loan Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Education Loan Citizens Bridge Loan Term Loan Citizens Margin Lending Citizens Margin Lending Citizens Margin Lending Citizens Bina Dhito Karja Citizens Bina Dhito Karja Citizens Sone Zone One Product SME Loans Citizens SME Loan Other Loan Other Loan Consumer Loan Citizens Consumer Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens God Loan Citizens Bina Chito Karja Citizens God Loan Citizens God Loan Citizens Fast Track Loan Citizens Bina Chito Karja Citizens God Loan Citizens God Loan Citizens God Loan Citizens Fast Track Loan Citizens Bina Chito Karja Citizens God Loan Citizens God Loan Citizens God Loan Citizens Fixed Loan Citizens God Loan Citizens SME Loan Other Loans Loan against Gricens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loans Base Rate as of Falqun End 2075 is 10.96 % p.a.	Premium (% p 0.55 0.75 0.25	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.60%
330 331 332 333 344 355 366 377 388 399 40 411 444 455 466 477	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loans Citizens Equipment Loan Citizens Equipment Loan Citizens Home Loan Citizens Auto Loan Citizens Morgage Loan Term Loan Overdraft Citizens Morgin Lending Citizens Margin Lending Citizens Bars Track Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Bina Dhito Karja Citizens One Zone One Product SME Loans Citizens SME Loan Other Loans Coan against first class Bank Guarantee Loan against Citizens Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loans Base Rate as of Falgun End 2075 is 10.96 % p.a. Interest Spread as of Falgun End 2075 is 10.96 % p.a. Interest Spread as of Falgun End 2075 is 10.96 % p.a. Interest Spread as of Falgun End 2075 is 10.96 % p.a. Interest Spread as of Falgun End 2075 is 10.96 % p.a.	Premium (% p 0.55 0.75 0.25	0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.60%
300 31 32 33 33 34 35 36 36 37 38 39 40 41 41 41 41 41 41 41 41 41 41	GBP EURO USD Citizens FCY Fixed Deposit Corporate Loans Term Loan Overdraft Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan Trust Receipt Loan Export Finance Other Loan Consumer Loan Citizens Equipment Loan Citizens Home Loan Citizens Home Loan Citizens Home Loan Citizens Mortgage Loan Term Loan Overdraft Citizens Margin Lending Citizens Margin Lending Citizens Gold Loan Citizens Fast Track Loan Citizens Fast Track Loan Citizens Margin Lending Citizens Gold Loan Citizens SmE Loan Citizens She Loan Other Loans Loan against first class Bank Guarantee Loan against Government Bond. Loan against Government Bond. Loan against Fixer Fixed Deposit Receipt and Promissory Note NPR Loan Against FCY Fixed Deposit Receipt Consortium Financing Deprived Sector Loan Subsidized Loans	Premium (% p 0.55 0.75 0.25	0.50% 0.50%



मुख्य कार्यालयः पो. ब. १९६८१, नारायणहिटो पथ, काटमाडी, नेपाल, फोन: ९७७ १ ४४२७८४४/४३/२४, फ्याक्सः ९७७ १ ४४२७०४४ इमेलः info@ctznbank.com, SWIFT: CTZNNPKA