

## INTEREST RATE

TO BE EFFECTIVE FROM 7<sup>th</sup> Chaitra 2075 (21<sup>st</sup> March 2019)

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 Sharehdani 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 Dallo 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	Citizens Bishesh Bachat Khata	100	6.25%	
21	Mero Citizens Bachat Khata	100	6.50%	
22	<b>Citizens Recurring Deposit (NPR)</b>			
	3 years		3.75%	
	5 years		4.00%	
	7 years		4.25%	
23	<b>Citizens Fixed Deposit (NPR)</b>		<b>Individual Institutional</b>	
	Citizens Fixed Deposit		9.25%	8.50%
	Citizens Fixed Deposit (Renewal) 1 Month and above		-	8.60%
24	<b>Citizens Call Deposit (NPR)</b>		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%	
27	Citizens 180 Days Fixed Deposit (For Individual Only)	100,000	8.25%	
28	<b>Citizens Saving Account (FCY)</b>			
	GBP	10	3.75%	
	EURO	20	3.75%	
	USD	20	3.75%	
29	<b>Citizens Call Deposit (FCY)</b>			
	GBP		0.50%	
	EURO		0.50%	
	USD		0.50%	
30	<b>Citizens FCY Fixed Deposit</b>		Available on Request	
	<b>Corporate Loans</b>		<b>Premium (% p.a.) on Base Rate</b>	
31	Term Loan		0.50% - 4.75%	
32	Overdraft		0.75% - 4.75%	
33	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan		0.25% - 5.00%	
34	Trust Receipt Loan		0.25% - 4.75%	
35	Export Finance		0.25% - 3.00%	
36	Other Loan		2.00% - 8.00%	
	<b>Consumer Loans</b>			
37	Citizens Equipment Loan		1.50% - 5.00%	
38	Citizens Home Loan		0.25% - 6.00%	
39	Citizens Auto Loan		1.00% - 6.00%	
40	Citizens Education Loan		2.00% - 5.00%	
41	Citizens Mortgage Loan			
	Term Loan		1.25% - 6.00%	
	Overdraft		0.75% - 6.00%	
42	Citizens Margin Lending		1.00% - 4.50%	
43	Citizens Gold Loan		2.00% - 6.50%	
44	Citizens Fast Track Loan		2.00% - 6.00%	
45	Citizens Bina Dhito Karja		2.00% - 5.00%	
46	Citizens One Zone One Product		2.00% - 5.00%	
	<b>SME Loans</b>			
47	Citizens SME Loan		1.00% - 5.00%	
	<b>Other Loans</b>			
48	Loan against first class Bank Guarantee		1.00% - 5.00%	
49	Loan against Government Bond.		Higher of Coupon rate + 2% or Base rate + 2%	
50	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%	
51	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%	
52	Consortium Financing		As per consortium decision	
53	Deprived Sector Loan		Upto 4.00%	
54	Subsidized Loans		As Defined by NRB	
	Base Rate as of Falgun End 2075 is 10.96 % p.a.			
	Interest Spread as of Falgun End 2075 is 3.65 %			
	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.  
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YOUR PARTNER FOR PROGRESS

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