

# INTEREST RATE

TO BE EFFECTIVE FROM 7<sup>th</sup> Magh 2075 (21<sup>st</sup> January, 2019)

S.No	Citizens Savings Deposits ( NPR)	Minimum Balance	Interest Rate (p.a)	
			Individual	Institutional
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 Mofashat 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 Char 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	6.50%	
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		9.25%	8.50%
23	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)	
24	Citizens Dashain Tihar Muddhati Nichhep Yojana (90 days) (For Individual Only)	50,000	7.00%	
	Citizens 120 Days Fixed Deposit (For Individual Only)	100,000	8.00%	
	Citizens 180 Days Fixed Deposit (For Individual Only)	100,000	8.25%	
27	Citizens Saving Account (FCY)			
	GBP	10	3.75%	
	EURO	20	3.75%	
	USD	20	3.75%	
28	Citizens Call Deposit (FCY)			
	GBP		0.50%	
	EURO		0.50%	
	USD		0.50%	
29	Citizens FCY Fixed Deposit		Available on Request	
<b>Corporate Loans</b>			<b>Premium (% p.a.) on Base Rate</b>	
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 Loans</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%	
	Citizens Gold Loan		2.00% - 7.00%	
	Citizens Fast Track Loan		2.00% - 7.00%	
	Citizens Bina Dhito 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	MPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%	
51	Consortium Financing		As per consortium decision	
52	Derived Sector Loan		Upto 4.00%	
	Base Rate as of Poush End 2075 is 10.79% 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 Bank International Ltd.**  
 बैंक अन्तराष्ट्रिय लि.  
 YOUR PARTNER FOR PROGRESS

मुख्य कार्यालय:

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