

INTEREST RATE

TO BE EFFECTIVE FROM 10th Shrawan 2075 (26th July 2018)

S. No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)
1	Citizens Savings	Nil	4.00%
2	Citizens Rastra Sewak Savings	Nil	4.00%
3	Citizens Bidhyarthi Bachat	100	4.00%
4	Citizens Mahila Bachat	500	4.00%
5	Citizens Muna Bachat	100	4.00%
6	Citizens Matribhumi Bachat	100	4.00%
7	Citizens Senior Citizens Savings	Nil	4.00%
8	Citizens Special Savings	500	4.00%
9	Citizens Super Savings	1,000	4.00%
10	Citizens Sharedhani Bachat	100	4.00%
11	Citizens Special Super Savings Account	5,000	4.00%
12	Citizens Mofashal Bachat Khata	1,000	4.00%
13	Citizens Enterprise Fund Account	Nil	4.00%
14	Citizens G2P Savings Account	Nil	4.00%
15	Citizens Branchless Bachat	Nil	4.00%
16	Citizens Ghar Dailo Savings	500	4.00%
17	Citizens Dasak Savings	500	5.00%
18	Citizens Golden Savings	500	6.00%
19	Citizens Privilege Savings Account	50,000	4.00%
20	Citizens Recurring Deposit (NPR)		
	3 years		3.75%
	5 years		4.00%
	7 years		4.25%
21	Citizens Fixed Deposit (NPR)		Individual Institutional
	Upto 1 year		10.50% 10.50%
	Above 1 Year upto 2 year		10.25% 10.25%
	Above 2 Year upto 3 year		10.00% 9.75%
	Above 3 Year upto 5 year		9.75% 9.50%
22	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)
23	Citizens Dashain Tihar Muddhati Nichhep Yojana (90 days) (For Individual Only)	50,000	7.00%
24	Citizens 120 Days Fixed Deposit (For Individual Only)	100,000	8.00%
25	Citizens 180 Days Fixed Deposit (For Individual Only)	100,000	8.25%
26	Citizens Saving Account (FCY)		
	GBP	10	2.00%
	EURO	20	2.00%
	USD	20	2.00%
27	Citizens Call Deposit (FCY)		
	GBP		0.50%
	EURO		0.50%
	USD		0.50%
28	Citizens FCY Fixed Deposit		Available on Request
	Corporate Loans	Premium (% p.a.) on Base Rate	
29	Term Loan		0.25% - 4.00%
30	Overdraft		0.25% - 4.00%
31	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan		0.25% - 5.00%
32	Trust Receipt Loan		0.25% - 4.00%
33	Export Finance		0.25% - 3.00%
34	Other Loan		2.00% - 7.00%
	Consumer Loans		
35	Citizens Equipment Loan		1.00% - 4.00%
36	Citizens Home Loan		1.00% - 5.00%
37	Citizens Auto Loan		0.25% - 5.00%
38	Citizens Education Loan		2.00% - 4.00%
39	Citizens Mortgage Loan		
	Term Loan		0.75% - 5.00%
	Overdraft		0.75% - 5.00%
40	Citizens Margin Lending		1.00% - 4.00%
41	Citizens Gold Loan		2.00% - 7.00%
42	Citizens Fast Track Loan		2.00% - 7.00%
43	Citizens Bina Dhito Karja		2.00% - 5.00%
44	Citizens One Zone One Product		2.00% - 5.00%
	SME Loans		
45	Citizens SME Loan		1.00% - 5.00%
	Other Loans		
46	Loan against first class Bank Guarantee		1.00% - 5.00%
47	Loan against Government Bond.	Higher of Coupon rate + 2% or Base rate + 2%	
48	Loan against Citizens Fixed Deposit Receipt and Promissory Note	Higher of FD rate + 2% or Base rate + 2%	
49	NPR Loan Against FCY Fixed Deposit Receipt	Higher of Coupon rate + 2% or Base rate + 2%	
50	Consortium Financing	As per consortium decision	
51	Deprived Sector Loan		Upto 4.00%
	Base Rate as of Ashad End 2075 is 11.78% 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.		