

INTEREST RATE

TO BE EFFECTIVE FROM 1st Magh 2077 (14 January 2021)

| S.No | Citizens Savings Deposits (NPR) | Minimum Balance | Interest Rate (p.a) | | |
|---|---|-----------------|--|-------------|--------------------|
| 1 | Citizens Savings | Nil | 2.50% | | |
| 2 | Citizens Rastra Sewak Savings | Nil | 2.50% | | |
| 3 | Citizens Bidhyarthi Bachat | Nil | 2.50% | | |
| 4 | Citizens Mahila Bachat | 500 | 2.50% | | |
| 5 | Citizens Muna Bachat | 100 | 2.50% | | |
| 6 | Citizens Matribhumil Bachat | 100 | 2.50% | | |
| 7 | Citizens Senior Citizens Savings | Nil | 2.50% | | |
| 8 | Citizens Special Savings | 500 | 2.50% | | |
| 9 | Citizens Super Savings | 1,000 | 2.50% | | |
| 10 | Citizens Sharethanil Bachat | 100 | 2.50% | | |
| 11 | Citizens Special Super Savings Account | 5,000 | 2.50% | | |
| 12 | Citizens Mofashal Bachat Khata | 1,000 | 2.50% | | |
| 13 | Citizens Enterprise Fund Account | Nil | 2.50% | | |
| 14 | Citizens GZP Savings Account | Nil | 2.50% | | |
| 15 | Citizens Branchless Bachat | Nil | 2.50% | | |
| 16 | Citizens Ghar Dallo Savings | 500 | 2.50% | | |
| 17 | Citizens Dasak Savings | 500 | 2.50% | | |
| 18 | Citizens Saral Bachat Khata | 100 | 2.50% | | |
| 19 | Citizens Golden Savings | 500 | 2.50% | | |
| 20 | Citizens Zero Balance Savings | Nil | 2.50% | | |
| 21 | Citizens Privilege Savings Khata | Nil | 4.00% | | |
| 22 | Citizens Bishesh Bachat Khata | 100 | 4.00% | | |
| 23 | Mero Citizens Bachat Khata | 100 | 4.00% | | |
| 24 | Citizens Sahayogi Bachat khata | Nil | 4.50% | | |
| 25 | Citizens Samrakshit Bachat Khata | 1,000 | 4.50% | | |
| 26 | Citizens Talabi Bachat Khata | Nil | 4.50% | | |
| 27 | Citizens Smart Bachat Khata | Nil | 4.50% | | |
| 28 | Citizens Fixed Deposit (NPR) - Individual | | | | |
| | 3 Months upto 6 Months | | 6.75% | | |
| | Above 6 Months below 1 Year | | 7.00% | | |
| | 1 Year and above | | 7.50% | | |
| | Citizens Fixed Deposit (NPR) - Institutional | | New | Renewal | |
| | 3 Months below 1 Year | | 5.50% | 5.50% | |
| | 1 Year below 2 Years | | 7.00% | 7.10% | |
| | Above 2 Years | | 7.50% | 7.50% | |
| 29 | Citizens Recurring Deposit (NPR) | | 7.00% | | |
| | 3 Months to 10 Years | | 7.00% | | |
| 30 | Citizens Xtra Fixed Deposit (NPR) | | 7.00% | | |
| 31 | Citizens Call Deposit (NPR) | | Negotiable (Subject to NRB Directive) | | |
| 32 | Citizens Saving Account (FCY) | | | | |
| | GBP | 10 | 1.00% | | |
| | EURO | 20 | 1.00% | | |
| | USD | 20 | 1.50% | | |
| 33 | Citizens Call Deposit (FCY) | | Negotiable (Subject to NRB Directive) | | |
| 34 | Citizens FCY Fixed Deposit | | Available on Request | | |
| 35 | Citizens Overseas FCY Fixed Deposit* | | | | |
| | USD | | 3.00% | | |
| | AUD | | 3.00% | | |
| | GBP | | 3.00% | | |
| | EURO | | 1.50% | | |
| Loans & Advances | | | | | |
| Corporate Loans | | | Premium (% p.a.) on Base Rate | | |
| 36 | Term Loan | | 0.50% - 5.00% | | |
| 37 | Overdraft | | 0.75% - 5.00% | | |
| 38 | Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan | | 0.75% - 5.00% | | |
| 39 | Trust Receipt Loan | | 0.25% - 4.75% | | |
| 40 | Export Finance | | 0.25% - 4.75% | | |
| Consumer Loans | | | | | |
| 41 | Citizens Equipment Loan | | 1.50% - 5.00% | | |
| 42 | Citizens Home Loan | | 0.25% - 5.00% | | |
| 43 | Citizens Auto Loan | | 0.25% - 5.00% | | |
| 44 | Citizens Education Loan | | 1.50% - 5.00% | | |
| 45 | Citizens Mortgage Loan | | | | |
| | Term Loan | | 1.00% - 5.00% | | |
| | Overdraft | | 0.75% - 5.00% | | |
| 46 | Citizens Margin Lending | | 0.25% - 5.00% | | |
| 47 | Citizens Gold Loan | | 2.00% - 5.00% | | |
| 48 | Citizens Fast Track Loan (CFTL) | | 3.50% - 5.00% | | |
| 49 | Citizens Bina Dhro Karja | | 1.00% - 5.00% | | |
| 50 | Citizens One Zone One Product (OZOP) | | 3.50% - 5.00% | | |
| 51 | Citizens Agriculture & Enterprise Loan | | 1.50% - 2.00% | | |
| SME Loans | | | | | |
| 52 | Citizens SME Loan | | 0.25% - 5.00% | | |
| Other Loans | | | | | |
| 53 | Other Loan | | 2.00% - 8.00% | | |
| 54 | Loan against first class Bank Guarantee | | 1.00% - 5.00% | | |
| 55 | FCY TR / Import Loan | | 6 Months Libor plus upto 3.50% | | |
| 56 | Loan against Government Bond | | Higher of Coupon rate + 2% or Base rate + 2% | | |
| 57 | Loan against Citizens Fixed Deposit Receipt and Promissory Note | | Higher of FD rate + 2% or Base rate + 2% | | |
| 58 | NPR Loan Against FCY Fixed Deposit Receipt | | Higher of Coupon rate + 2% or Base rate + 2% | | |
| 59 | Consortium Financing | | As per Consortium decision | | |
| 60 | Deprived Sector Loan | | Upto 3.00% | | |
| 61 | Subsidized Loan | | As Defined by NRB | | |
| Fixed Interest Rates for Consumer Loan Products | | | | | |
| | | Up to 5 years | 6-10 years | 11-15 years | 16 Years and above |
| 62 | Citizens Home Loan | 10.50% | 11.00% | 11.50% | 12.00% |
| 63 | Citizens Mortgage Term Loan | 11.00% | 11.50% | 12.00% | - |
| 64 | Citizens Education Loan | 11.00% | 11.50% | 12.00% | - |
| 65 | Citizens Equipment Loan | 12.50% | - | - | - |
| 66 | Citizens Auto Loan | | | | |
| | Private | 10.50% | 11.00% | - | - |
| | Commercial | 12.00% | - | - | - |
| 67 | Citizens Fast Track Loan (CFTL)-Term | 12.50% | 13.00% | - | - |
| 68 | Citizens Bina Dhro Karja -Term | 12.50% | - | - | - |
| 69 | Citizens One Zone One Product (OZOP)-Term | 12.50% | 13.00% | - | - |
| Base Rate as of Mangsir End 2077 is 8.44% 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 overseas FCY: FD: Min. Fixed Deposit amount is USD 10,000 or equivalent. | | | | | |
| Interest rate as per the published Fixed Interest Rate as above shall be applicable for the Borrowers willing to change the existing floating interest rate to the fixed interest rate in line with NRB Directive 15, clause 3 sub clause 14. Ca. | | | | | |