## **INTEREST RATE**

TO BE EFFECTIVE FROM 1st Mangsir 2077 (16 November 2020)

S. No		PR)	Minimu Balanc		Intere	est Rate (p.a
1	Citizens Savings Citizens Rastra Sewak Savings		N	il		3.00%
3	Citizens Bidhyarthi Bachat		100			3.00%
4	Citizens Mahila Bachat		500			3.00% 3.00%
6	Citizens Muna Bachat Citizens Matribhumi Bachat		100	)		3.00%
7	Citizens Senior Citizens Savings		100 Ni			3.00%
8	Citizens Special Savings		500			3.00%
9	Citizens Super Savings		1,000			3.00%
11	Citizens Sharedhani Bachat Citizens Special Super Savings Account		100			3.00%
12	Citizens Mofashal Bachat Khata		5,000			3.00%
13	Citizens Enterprise Fund Account		Nil			3.00%
15	Citizens G2P Savings Account Citizens Branchless Bachat		Nii			3.00%
16	Citizens Ghar Dailo Savings		Nil 500	+		3.00%
17	Citizens Dasak Savings		500	+		3.00% 3.00%
18	Citizens Saral Bachat Khata Citizens Golden Savings		100			3.00%
20	Citizens Zero Balance Savings		500 Nil	+		3.00%
21	Citizens Bishesh Bachat Khata	1 11111	100	$^{+}$		3.00% 4.50%
22	Mero Citizens Bachat Khata Citizens Smart Bachat Khata		100			4.50%
24	Citizens Sahayogi Bachat khata		Nil			5.00%
25	Citizens Samrakshit Bachat Khata		Nii 1,000	+		5.00%
26 27	Citizens Talab Bachat Khata		Nil	+		5.00%
21	Citizens Fixed Deposit (NPR) - Individual 3 Months upto 9 months					
	Above 9 months upto 18 months	-		-		7.75%
I	Above 18 months			+		8.25% 8.50%
+	Citizens Fixed Deposit (NPR) - Institutional 3 Months upto 1 Year	al			New	Renewal
-	Above 1 Year upto 2 Years				6.50%	6.60%
	Above 2 Years upto 5 Years	_		-	7.00% 7.50%	7.10%
28	Above 5 years				8.00%	7.60% 8.10%
	Citizens Recurring Deposit ( NPR) 3 Months to 10 Years	$-\Gamma$				
9	Citizens Xtra Fixed Deposit ( NPR)			-		7.25%
0	Citizens Call Deposit (NPR)			Negot	iable (Subie	7.25% ct to NRB Dire
1	Citizens Saving Account (FCY)					
	EURO	_	10			1.00%
	USD		20	_		1.00%
2 (	Citizens Call Deposit (FCY) Citizens FCY Fixed Deposit			Negotia	able (Subje	t to NRB Dire
	Citizens Overseas FCY Fixed Deposit*				Available o	n Request
1	JSD	-				3.00%
	AUD GBP					3.00%
	EURO					3.00%
	.oan & Advances					1.50%
	Corporate Loans			Premi	um ( % p.a	) on Base R
	erm Loan Vverdraft				0.50%	- 5.00%
	Vorking Capital Loan/ Short Term Loan/ Den	nand				- 5.00%
	oan/ Bridge Gap Loan / Pledge Loan				0.75%	- 5.00%
	rust Receipt Loan xport Finance				0.25%	- 4.75%
	Consumer Loans				0.25%	- 4.75%
C	itizens Equipment Loan itizens Home Loan				1.50%	- 5.00%
	itizens Auto Loan				0.25%	- 5.00%
Ci	tizens Education Loan	_	-		1.50%	5.00%
Ci	tizens Mortgage Loan				1.3076	3.0076
	rm Loan /erdraft				1.00% -	
	tizens Margin Lending	-			0.75% - 0.25% -	
Cit	tizens Gold Loan				2.00% -	
Cit	tizens Fast Track Loan (CFTL) izens Bina Dhito Karja	-			3.50% -	5.00%
Cit	izens One Zone One Product (OZOP)	-			1.00% -	
Cit	izens Agriculture & Enterprise Loan				3.50% - 1.50% -	2.00%
	SME Loans izens SME Loan					STATE OF THE
	ner Loans	سياي			0.25% -	5.00%
Oth	ner Loan				2.00% -	8.00%
Loa	an against first class Bank Guarantee			_	1.00% -	
	Y TR / Import Loan		6	Month	s Libor plus	upto 3.50%
	n against Government Bond		H	igher o	of Coupon	rate + 2% or
Loa	n against Citizens Fixed Deposit Receipt an	nd	Hi		Base rate +	+ 2 % - 2% or Base
PIO	missory Note	-			rate +2	%
	R Loan Against FCY Fixed Deposit Receipt		H			rate + 2% or
Con	sortium Financing				ase rate + Consortiur	
Dep	rived Sector Loan sidized Loan				Upto 3.00	
ixed	Interest Rates for Consumer Loan Prod	ucts		Asl	Defined by	
	oonseller Loan Prod		vears 6.4	) vo	11.45	ars 16 Years
Citize	ens Home Loan	-7.00	,	year	11-13 ye	ars 16 Years and above
	ens Mortgage Term Loan	10.50%	11.0	00%	11.50%	12.00%
Citize	ens Education Loan	11.00%		0%	12.00%	
Citize	ens Equipment Loan	11.00%	11.5	W%	12.00%	
Citize	ns Auto Loan				<u> </u>	+
Privat	nercial	10.50%	11.0	0%		-
itize	ns Fast Track Lean (CETL) Town	12.00%	120	00/	1.	-
itize	ns Bina Dhito Karia -Term	10 5001	13.0	U%	<u> </u>	-
1020	ns One Zone One Product (OZOP) -Term	12.50%	13.0	0%		+ :
mze				-		1
ase	Rate as of Aswin End 2077 is 8.81% p.a.		The second second			
lase lote: f eac	Premium rate of each borrower shall be de th deal/loan, Internal Credit Risk Grading e eas overseas FCY FD: Min. Fixed Deposit for the property of the published Fixed Deposit st rate as per the published Fixed Lead	termined	subject to	loan	type/categ	ory, tenure



## INTEREST RATE

TO BE EFFECTIVE FROM 1st Mangsir 2077 (16 November 2020)

	Citizens Savings Deposits (	NPR)		imum lance	Intere	st Rate (p.a
1	Citizens Savings		Da	Nii		3.00%
3	Citizens Bidhyarthi Bachat	itizens Rastra Sewak Savings itizens Bidhyarthi Bachat		Nil 100		3.00%
4	Citizens Mahila Bachat			500		3.00%
6	Citizens Muna Bachat Citizens Matribhumi Bachat			100		3.00%
7	Citizens Senior Citizens Savings		-	100 Nil		3.00%
8	Citizens Special Savings		_	500		3.00%
9	Citizens Super Savings		1	,000		3.00%
11	Citizens Sharedhani Bachat Citizens Special Super Savings Account	nt	-	100		3.00%
12	Citizens Mofashal Bachat Khata	IIL		.000		3.00%
13	Citizens Enterprise Fund Account			Nil		3.00%
15	Citizens G2P Savings Account Citizens Branchless Bachat			Nii		3.00%
16	Citizens Ghar Dailo Savings		+	Nil 500		3.00%
17	Citizens Dasak Savings			500		3.00%
18 19	Citizens Saral Bachat Khata Citizens Golden Savings			100		3.00%
20	Citizens Zero Balance Savings		-	500 Nii		3.00%
21	Citizens Bishesh Bachat Khata			100		3.00% 4.50%
22	Mero Citizens Bachat Khata Citizens Smart Bachat Khata			100		4.50%
24	Citizens Sahayogi Bachat khata		-	Nil Nil		5.00%
25	Citizens Samrakshit Bachat Khata		1,0	000		5.00% 5.00%
26 27	Citizens Talab Bachat Khata			Nil		5.00%
-	Citizens Fixed Deposit (NPR) - Individua 3 Months upto 9 months	31				
	Above 9 months upto 18 months			_		7.75% 8.25%
+	Above 18 months					8.50%
+	Citizens Fixed Deposit (NPR) - Institution 3 Months upto 1 Year	nal	_		New	Renewal
	Above 1 Year upto 2 Years		_		6.50% 7.00%	6.60% 7.10%
_	Above 2 Years upto 5 Years				7.50%	7.60%
8	Above 5 years Citizens Recurring Deposit ( NPR)				8.00%	8.10%
	3 Months to 10 Years			+		7.25%
9	Citizens Xtra Fixed Deposit ( NPR)	1000				7.25%
	Citizens Call Deposit (NPR) Citizens Saving Account (FCY)			Nego	tiable (Subje	to NRB Dire
-	GBP		10	_		1.00%
	EURO USD		20			1.00%
	Citizens Call Deposit (FCY)		20			1.50%
3 (	Citizens FCY Fixed Deposit	-		Nego	iable (Subjec Avaliable or	to NRB Dire
4 C	Citizens Overseas FCY Fixed Deposit* USD				The state of	rroquest
A	AUD					3.00%
G	GBP	_		_		3.00%
	EURO .oan & Advances					.50%
	Corporate Loans			- 0		
	erm Loan			7 IGII	ium ( % p.a. 0.50%	5.00%
	overdraft Vorking Capital Loan/ Short Term Loan/ De				0.75%	- 5.00%
Lo	oan/ Bridge Gap Loan / Pledge Loan	emand			0.75%	- 5.00%
Tr	rust Receipt Loan				0.25% -	4.75%
C)	xport Finance Consumer Loans				0.25% -	4.75%
Ci	itizens Equipment Loan				1.50% -	5.00%
	itizens Home Loan itizens Auto Loan				0.25% -	5.00%
	tizens Education Loan				0.25% -	5.00%
Cit	tizens Mortgage Loan	-		-	1.50% -	5.00%
	rm Loan /erdraft				1.00% -	5.00%
	tizens Margin Lending				0.75% -	
Cit	tizens Gold Loan	-		+	0.25% - 2.00% -	
Cit	izens Fast Track Loan (CFTL)				3.50% -	5.00%
Citi	izens Bina Dhito Karja izens One Zone One Product (OZOP)				1.00% -	5.00%
Citi	izens Agriculture & Enterprise Loan			+-	3.50% - : 1.50% - :	
	SME Loans				1.5076-	2.00%
	izens SME Loan ner Loans				0.25% - 5	5.00%
Oth	ner Loan				2 000/	000
Loa	an against first class Bank Guarantee				2.00% - 8 1.00% - 5	
	Y TR / Import Loan			6 Mont	s Libor plus	upto 3.50%
	n against Government Bond			Higher	of Coupon	ate + 2% or
Loan	n against Citizens Fixed Deposit Receipt a	and			Base rate + of FD rate +	
PIOF	missory Note R Loan Against FCY Fixed Deposit Receip	1			rate +29	%
		t			of Coupon r	
Cons	sortium Financing				Base rate + r Consortium	
Subs	rived Sector Loan sidized Loan				Upto 3.00°	%
ixed	Interest Rates for Consumer Loan Pro	ducts		As	Defined by I	VRB
	The state of the s		5 years	6-10 vas	rs 11-15 yea	rs 16 V
	ens Home Loan	-		July	- 13 yea	and above
Citizo	ens Mortgage Term Loan	10.50		11.00%	11.50%	12.00%
	ens Education Loan	11.00		11.50%	12.00%	-
Citize Citize	ens Equipment Loan	12.50		11.50%	12.00%	+:-
Citize Citize Citize	A L L					-
Citize Citize Citize Citize	ns Auto Loan		%	11.00%		-
Citize Citize Citize Citize Privat	ns Auto Loan	10.50				
Citize Citize Citize Citize Crivat Comm	ens Auto Loan te mercial	10.50 12.00 12.50	%	13,00%	-	-
Citize Citize Citize Citize Citizer Citizer Citizer	ins Auto Loan te nercial ns Fast Track Loan (CFTL)-Term ns Bina Dhito Karia -Term	12.00 12.50	% % %	13.00%		-
Citize Citize Citize Citize Citizer Citizer Citizer	ins Auto Loan te nercial ns Fast Track Loan (CFTL)-Term ns Bina Dhito Karja -Term ns One Zone One Product (OZOP) -Tern	12.00 12.50 12.50 n 12.50	% % %	13.00%		- - - -
Citize Citize Citize Citize Citizer Citizer Citizer Citizer Case I	ins Auto Loan te nercial ns Fast Track Loan (CFTL)-Term ns Bina Dhito Karia -Term	12.00 12.50 12.50 n 12.50	% % %	13.00%	:	



**मुख्य कार्यालयः** पो ब १९६८१, नारायणहिटी पश्, काठमाङी, नेपाल नः १९७७ १ ४४२७८४२/४३/२४, फ्याक्सः १९७७ १ ४४२७०४४

## INTEREST RATE

TO BE EFFECTIVE FROM 1st Mangsir 2077 (16 November 2020)

	No Citizens Savings Deposits ( NF	7R)	Minimum Balance	Inte	rest Rate (p.
1 2	Citizens Rastra Sewak Savings		Nii		3.00%
3	Citizens Bidhyarthi Bachat		Nil 100	-	3.00%
5	Citizens Mahila Bachat		500		3.00%
6	Citizens Matribhumi Bachat		100	-	3.00%
7	Citizens Senior Citizens Savings		Nil		3.00%
9			500		3.00%
1	Citizens Sharedhani Bachat		1,000		3.00%
1:			5,000		3.00%
13	3 Citizens Enterprise Fund Account		1,000 Nil		3.00%
15	4 Citizens G2P Savings Account		Nil		3.00%
16			Nil 500		3.00%
17	Citizens Dasak Savings		500		3.00%
18			100		3.00%
20	Citizens Zero Balance Savings		500 Nii		3.00%
21	Citizens Bishesh Bachat Khata		100		3.00% 4.50%
23	Citizens Smart Bachat Khata		100 Nii		4.50%
24	Citizens Sahayogi Bachat khata		Nil		5.00% 5.00%
25 26			1,000		5.00%
27	Citizens Fixed Deposit (NPR) - Individual	_	Nil		5.00%
_	3 Months upto 9 months				7.75%
-	Above 9 months upto 18 months Above 18 months				8.25%
	Citizens Fixed Deposit (NPR) - Institutional	1		New	8.50% Renewal
	3 Months upto 1 Year Above 1 Year upto 2 Years			6.50%	6.60%
_	Above 2 Years upto 5 Years			7.00% 7.50%	7.10%
20	Above 5 years			8.00%	7.60% 8.10%
28	Citizens Recurring Deposit ( NPR)  3 Months to 10 Years				
29	Citizens Xtra Fixed Deposit ( NPR)	*			7.25% 7.25%
11	Citizens Call Deposit (NPR) Citizens Saving Account (FCY)		N	legotiable (Sub	ject to NRB Dir
	GBP		10		1.00%
	EURO USD		20		1.00%
2	Citizens Call Deposit (FCY)	-   :	20	ogotiot : : 2	1.50%
3	Citizens FCY Fixed Deposit		N	egotiable (Subj Avaliable	ect to NRB Dire on Request
4	Citizens Overseas FCY Fixed Deposit* USD				
	AUD				3.00%
4	GBP EURO				3.00%
	Loan & Advances				1.50%
	Corporate Loans		P	remium ( % p	a.) on Base F
5	Term Loan Overdraft			0.509	6-5.00%
7	Working Capital Loan/ Short Term Loan/ Dept	nand			6 - 5.00% 6 - 5.00%
+	Loan/ Bridge Gap Loan / Pledge Loan Trust Receipt Loan				
	Export Finance		$\dashv$	0.25%	6 - 4.75% 6 - 4.75%
	Consumer Loans Citizens Equipment Loan				
+	Citizens Home Loan	-			- 5.00% - 5.00%
	Citizens Auto Loan Citizens Education Loan			0.25%	- 5.00%
1	Citizens Mortgage Loan	_		1.50%	- 5.00%
1	Term Loan		-	1.00%	- 5.00%
	Overdraft Citizens Margin Lending			0.75%	- 5.00%
(	Citizens Gold Loan		_	0.25% 2.00%	- 5.00% - 5.00%
10	Citizens Fast Track Loan (CFTL) Citizens Bina Dhito Karja			3.50%	- 5.00%
(	Citizens One Zone One Product (OZOP)	_	_	1.00%	- 5.00%
(	atizens Agriculture & Enterprise Loan			1.50%	- 5.00% - 2.00%
C	SME Loans Ditizens SME Loan	<b>ALTER</b>			STATE OF THE PARTY
C	Other Loans			0.25%	- 5.00%
	Other Loan			2.00%	- 8.00%
F	oan against first class Bank Guarantee CY TR / Import Loan	-		1.00%	- 5.00%
	oan against Government Bond	-	6 M	onths Libor pla her of Coupo	us upto 3.50%
	oan against Citizens Fixed Deposit Receipt an	4		Base rate	+2%
H	romissory Note	a	High	ner of FD rate rate +	+ 2% or Base
N	PR Loan Against FCY Fixed Deposit Receipt		Higi	rate +: her of Coupor	
_	onsortium Financing	-	_	Base rate	+2%
De	eprived Sector Loan		- As	per Consorti Upto 3.0	
St	ubsidized Loan ed Interest Rates for Consumer Loan Produ			As Defined b	
	Prodi	Up to 5 w	ars & 40	years 11-15 y	
Citi	izens Home Loan		30-10	, cars 11-15 y	ears 16 Years and abov
	izens Mortgage Term Loan	10.50%	11.00		12.00%
Citi	zens Education Loan	11.00%	11.50 11.50		
Citi	zens Equipment Loan zens Auto Loan	12.50%	-	- 12.00%	
	zens Auto Loan /ate	10.50%	11.00	N.	
Cor	mmercial	12.00%	11.00	% -	-
Citi:	zens Fast Track Loan (CFTL)-Term zens Bina Dhito Karja -Term	12.50%	13.00		1
101	zens One Zone One Product (OZOP) -Term	12.50%	13.00	-	
2102	e Rate as of Amuin Fed 2077: 2 244	2.00/0	113.00		1 .
sas	e Rate as of Aswin End 2077 is 8.81% p.a.				
Vote of e	e: Premium rate of each borrower shall be de ach deal/loan, Internal Credit Risk Grading e izens overseas FCY FD: Min. Fixed Deposit rest rate as per the multiched Fixed Lepone	termined su	bject to I	oan type/cate	gory, tenure

