

TO BE EFFECTIVE FROM 1st March 2017 (14 January 2021)

S. No	Citizens Savings Deposits ( NPR)	Minimum Balance	Interest Rates (p.a.)				Existing rate
1	Citizens Savings	Nil	2.50%				3.00%
2	Citizens Rastra Sewak Savings	Nil	2.50%				3.00%
3	Citizens Bidhyarthi Bachat	Nil	2.50%				3.00%
4	Citizens Mahila Bachat	500	2.50%				3.00%
5	Citizens Muna Bachat	100	2.50%				3.00%
6	Citizens Matribhumi Bachat	100	2.50%				3.00%
7	Citizens Senior Citizens Savings	Nil	2.50%				3.00%
8	Citizens Special Savings	500	2.50%				3.00%
9	Citizens Super Savings	1,000	2.50%				3.00%
10	Citizens Sharedhani Bachat	100	2.50%				3.00%
11	Citizens Special Super Savings Account	5,000	2.50%				3.00%
12	Citizens Mofashal Bachat Khata	1,000	2.50%				3.00%
13	Citizens Enterprise Fund Account	Nil	2.50%				3.00%
14	Citizens G2P Savings Account	Nil	2.50%				3.00%
15	Citizens Branchless Bachat	Nil	2.50%				3.00%
16	Citizens Ghar Dallo Savings	500	2.50%				3.00%
17	Citizens Dasak Savings	500	2.50%				3.00%
18	Citizens Saral Bachat Khata	100	2.50%				3.00%
19	Citizens Golden Savings	500	2.50%				3.00%
20	Citizens Zero Balance Savings	Nil	2.50%				3.00%
22	Citizens Privilege Savings Khata	Nil	4.00%				4.50%
23	Citizens Bishesh Bachat Khata	100	4.00%				4.50%
24	Mero Citizens Bachat Khata	100	4.00%				4.50%
25	Citizens Sahayogi Bachat khata	Nil	4.50%				5.00%
26	Citizens Samrakshit Bachat Khata	1,000	4.50%				5.00%
27	Citizens Talab Bachat Khata	Nil	4.50%				5.00%
28	Citizens Smart Bachat Khata	Nil	4.50%				5.00%
29	<b>Citizens Fixed Deposit (NPR) - Individual</b>						
	3 Months upto 6 Months		6.75%				Revised
	Above 6 Months below 1 Year		7.00%				Revised
	1 Year and above		7.50%				Revised
	<b>Citizens Fixed Deposit (NPR) - Institutional</b>						
	3 Months below 1 Year		New	Renewal			Revised
			5.50%	5.60%			
	1 Year below 2 Years		7.00%	7.10%			Revised
	Above 2 Years		7.50%	7.50%			Revised
30	<b>Citizens Recurring Deposit ( NPR)</b>						
	3 Months to 10 Years		7.00%				Revised
31	<b>Citizens Xtra Fixed Deposit ( NPR)</b>						
			7.00%				Revised
32	<b>Citizens Call Deposit (NPR)</b>						
			Negotiable ( Subject to NRB Directive)				
33	<b>Citizens Saving Account (FCY)</b>						
	GBP	10	1.00%				Unchanged
	EURO	20	1.00%				Unchanged
	USD	20	1.50%				Unchanged
34	<b>Citizens Call Deposit ( FCY)</b>						
			Negotiable ( Subject to NRB Directive)				
35	<b>Citizens FCY Fixed Deposit</b>						
			Available on Request				
36	<b>Citizens Overseas FCY Fixed Deposit*</b>						
	USD		3.00%				Unchanged
	AUD		3.00%				Unchanged
	GBP		3.00%				Unchanged
	EURO		1.50%				Unchanged
	<b>Loans &amp; Advances</b>						
	<b>Corporate Loans</b>						
			Premium ( % p.a.) on Base Rate				
37	Term Loan		0.50% - 5.00%				
38	Overdraft		0.75% - 5.00%				
	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge						
39	Gap Loan / Pledge Loan		0.75% - 5.00%				
40	Trust Receipt Loan		0.25% - 4.75%				
41	Export Finance		0.25% - 4.75%				
	<b>Consumer Loans</b>						
42	Citizens Equipment Loan		1.50% - 5.00%				
43	Citizens Home Loan		0.25% - 5.00%				
44	Citizens Auto Loan		0.25% - 5.00%				
45	Citizens Education Loan		1.50% - 5.00%				
46	Citizens Mortgage Loan						
	Term Loan		1.00% - 5.00%				
	Overdraft		0.75% - 5.00%				
47	Citizens Margin Lending		0.25% - 5.00%				
48	Citizens Gold Loan		2.00% - 5.00%				
49	Citizens Fast Track Loan (CFTL)		3.50% - 5.00%				
50	Citizens Bina Dhito Karja		1.00% - 5.00%				
51	Citizens One Zone One Product (OZOP)		3.50% - 5.00%				
52	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%				
	<b>SME Loans</b>						
53	Citizens SME Loan		0.25% - 5.00%				
	<b>Other Loans</b>						
54	Other Loan		2.00% - 8.00%				
55	Loan against first class Bank Guarantee		1.00% - 5.00%				
56	FCY TR / Import Loan		6 Months Libor plus upto 3.50%				
57	Loan against Government Bond		Higher of Coupon rate + 2% or Base rate + 2 %				
	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2 %				
58							
59	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2 %				
60	Consortium Financing		As per Consortium decision				
61	Deprived Sector Loan		Upto 3.00%				
62	Subsidized Loan		As Defined by NRB				
	<b>Fixed Interest Rates for Consumer Loan Products</b>						
			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 Dhito 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 Ga.						