

INTEREST RATE

TO BE EFFECTIVE FROM 1st Bhadra 2078 (17th August 2021)

S. No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)
1	Citizens Normal Savings	Nil	3.00%
2	Citizens Rashtra Sewak Savings	Nil	3.00%
3	Citizens Bidhyarthi Bachat	Nil	3.00%
4	Citizens Mahila Bachat	500	3.00%
5	Citizens Muna Bachat	100	3.00%
6	Citizens Matribhumi Bachat	100	3.00%
7	Citizens Senior Citizens Savings	Nil	3.00%
8	Citizens Special Savings	500	3.00%
9	Citizens Super Savings	1,000	3.00%
10	Citizens Sharedhant Bachat	100	3.00%
11	Citizens Special Super Savings Account	5,000	3.00%
12	Citizens Motashal Bachat Khata	1,000	3.00%
13	Citizens Enterprise Fund Account	Nil	3.00%
14	Citizens G2P Savings Account	Nil	3.00%
15	Citizens Branchless Bachat	Nil	3.00%
16	Citizens Ghar Dako Savings	500	3.00%
17	Citizens Dasak Savings	500	3.00%
18	Citizens Saral Bachat Khata	100	3.00%
19	Citizens Golden Savings	500	3.00%
20	Citizens Zero Balance Savings	Nil	3.00%
21	Citizens Tinsau Mission Normal Savings Account	Nil	4.05%
22	Citizens Privilege Savings Khata	100	4.05%
23	Citizens Bishesh Bachat Khata	100	4.05%
24	Mero Citizens Bachat Khata	Nil	4.10%
25	Citizens Srijana Normal Savings Account	Nil	4.40%
26	Citizens Sahayogi Bachat Khata	Nil	4.40%
27	Citizens Smart Bachat Khata	Nil	4.40%
28	Citizens Tinsau Mission Premium Savings Account	Nil	4.40%
29	Citizens Tinsau Mission MF Savings Account	Nil	4.40%
30	Citizens Srijana Premium Savings Account	Nil	5.00%
31	Citizens Samrakshit Bachat Khata	1,000	5.00%
32	Citizens Telab Bachat Khata	Nil	5.00%
33	Citizens Fixed Deposit (NPR) - Individual		7.00%
	3 Months and below 1 year		7.50%
	1 year and above		
	Citizens Fixed Deposit (NPR) - Institutional Non Bidding		7.50%
	3 Months and below 1 year		8.00%
	1 year and above		
	Citizens Fixed Deposit (NPR) - Institutional Bidding		7.50%
	3 Months and below 1 year		8.00%
	1 year and above		
34	Citizens Recurring Deposit (NPR)		7.50%
	3 Months to 10 Years		7.50%
35	Citizens Tinsau Mission MF Recurring Account		7.50%
36	Citizens Extra Fixed Deposit (NPR) 1 year and above		7.50%
37	Citizens Nawabarsa Mashik Muddati Nichhep Yojana (NPR)	500,000	7.50%
	3 Months to 24 Months		
38	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)
39	Citizens Tinsau Mission MF Call Account		Negotiable (Subject to NRB Directive)
40	Citizens Saving Account (FCY)	10	1.00%
	GBP	20	1.00%
	EURO	20	1.50%
	USD		Negotiable (Subject to NRB Directive)
41	Citizens Call Deposit (FCY)		Available on Request
42	Citizens FCY Fixed Deposit		
43	Citizens Overseas FCY Fixed Deposit*		3.00%
	USD		3.00%
	AUD		3.00%
	GBP		1.50%
	EURO		
Loans and Advances			
Corporate Loans		Premium (% p.a.) on Base Rate	
44	Term Loan		0.50% - 5.00%
45	Overdraft		0.75% - 5.00%
46	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 5.00%
47	Trust Receipt Loan		0.25% - 4.75%
48	Export Finance		0.25% - 4.75%
Consumer Loans		Premium (% p.a.) on Base Rate	
49	Citizens Equipment Loan		1.50% - 5.00%
50	Citizens Home Loan		0.25% - 5.00%
51	Citizens Auto Loan		0.25% - 5.00%
52	Citizens Education Loan		1.50% - 5.00%
53	Citizens Mortgage Loan		
	Term Loan		1.00% - 5.00%
	Overdraft		0.75% - 5.00%
54	Citizens Margin Lending		0.25% - 5.00%
55	Citizens Gold Loan		2.00% - 5.00%
56	Citizens Fast Track Loan (CFTL)		3.50% - 5.00%
57	Citizens Bina Dhilo Karja		1.00% - 5.00%
58	Citizens One Zone One Product (OZOP)		3.50% - 5.00%
59	Citizens Agriculture & Enterprise Loan		1.50% - 2.00%
SME Loans		0.25% - 5.00%	
60	Citizens SME Loan		
Other Loans		2.00% - 8.00%	
61	Other Loan		1.00% - 5.00%
62	Loan against first class Bank Guarantee		6 Months Libor plus upto 3.50%
63	FCY TR / Import Loan		Higher of Coupon rate + 2% or Base rate + 2%
64	Loan against Government Bond		Higher of FD rate + 2% or Base rate + 2%
65	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of Coupon rate + 2% or Base rate + 2%
66	NPR Loan Against FCY Fixed Deposit Receipt		As per Consortium decision
67	Consortium Financing		Upto 3.00%
68	Deprived Sector Loan		As Defined by NRB
69	Subsidized Loan		
Fixed Interest Rates for Consumer Loan Products			
70	Citizens Home Loan	10.50%	11.00% 11.50% 12.00%
71	Citizens Mortgage Term Loan	11.00%	11.50% 12.00% -
72	Citizens Education Loan	11.00%	11.50% 12.00% -
73	Citizens Equipment Loan	12.50%	- - -
74	Citizens Auto Loan		
	Private	10.50%	11.00% - -
	Commercial	12.00%	- - -
75	Citizens Fast Track Loan (CFTL)-Term	12.50%	13.00% - -
76	Citizens Bina Dhilo Karja -Term	12.50%	- - -
77	Citizens One Zone One Product (OZOP) -Term	12.50%	13.00% - -
78	Citizens Microfinance Loan	13.00%-15.00%	- - -

Base Rate as of Asad End 2078 is 7.55% 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

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