

INTEREST RATE

TO BE EFFECTIVE FROM 1st Falgun 2081 (13th February 2025)

S.No	Citizens Deposit Products	Minimum Balance	Interest Rates (p.a.)		
1	Citizens Savings Deposits (NPR)	From NPR 0.00 to NPR 300,000	3.00%-4.50%		
2	Citizens Fixed Deposit (NPR) - Individual				
	3 Months and below 6 Months		4.50%		
	6 Months and below 12 Months		5.00%		
	12 Months and below 24 Months		5.25%		
	24 Months and above		5.65%		
3	Citizens Fixed Deposit (NPR) - Institutional				
	6 Months and below 12 Months		3.00%		
	12 Months and below 24 Months		3.65%		
	24 Months and above		4.15%		
4	Citizens Recurring Deposit (NPR)		Individual	Institutional	
	3 Months and below 6 Months		4.50%		
	6 Months and below 12 Months		5.00%	3.00%	
	12 Months and below 24 Months		5.25%	3.65%	
	24 Months upto 10 Years		5.65%	4.15%	
5	Citizens Xtra Fixed Deposit (NPR)				
	1 Year and above	NPR 100,000	5.25%		
6	Citizens Ekmustha Muddhati Yojana (CEMY)				
	3 Months and below 6 Months	NPR 25,000	4.50%		
	6 Months and below 12 Months		5.00%		
	12 Months and below 24 Months		5.25%		
7	Citizens International Remittance Fixed Deposit				
	3 Months and below 6 Months	NPR 25,000	5.50%		
	6 Months and below 12 Months		6.00%		
	12 Months and above		6.25%		
8	Citizens BLB Fixed Deposit				
	3 Months and below 6 Months	NPR 5,000	3.50%		
	6 Months and below 12 Months		4.00%		
	12 Months and above		4.25%		
9	Citizens Hamro Karnali Muddhati Yojana				
	3 Months and below 6 Months	NPR 100,000	4.65%		
	6 Months and below 12 Months		5.15%		
	12 Months and above		5.40%		
10	Citizens Digital Fixed Deposit				
	12 Months	NPR 10,000	5.50%		
11	Citizens Call Deposit (NPR)		up to 1.50%		
12	Citizens Tinau Mission MF Call Account		up to 1.50%		
13	Citizens Saving Account (FCY)				
	GBP	10	2.75%		
	EURO	20	2.50%		
	USD	20	3.75%		
	AUD	10	3.00%		
14	Citizens Call Deposit (FCY)				
	GBP		Negotiable as per NRB Directive		
	EURO				
	USD				
	AUD				
15	Citizens FCY Fixed Deposit		Individual	Institutional	
	GBP		4.25%	3.25%	
	EURO		3.50%	2.50%	
	USD		5.00%	4.00%	
	AUD		4.00%	3.00%	
16	Citizens Overseas FCY Fixed Deposit** (1year and above)				
	Loans & Advances				
	Corporate Loans		Premium (% p.a.) on Base Rate		
17	Term Loan		Up to 3.00%		
18	Overdraft		Up to 3.00%		
19	Working Capital Loan/ Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		Up to 3.00%		
20	Trust Receipt Loan		Up to 3.00%		
21	Export Finance		Up to 3.00%		
	Consumer Loans				
22	Citizens Equipment Loan		Up to 4.00%		
23	Citizens Home Loan		Up to 3.00%		
24	Citizens Auto Loan				
	Private		Up to 3.00%		
	Commercial		Up to 3.50%		
25	Citizens Education Loan		Up to 3.00%		
26	Citizens Mortgage Loan				
	Term Loan		Up to 3.00%		
	Overdraft		Up to 3.00%		
27	Citizens Margin Lending		Up to 3.00%		
28	Citizens Gold Loan		Up to 4.00%		
29	Citizens Fast Track Loan (CFTL)		Up to 4.00%		
30	Citizens Bina Dhito Karja		Up to 4.00%		
31	Citizens One District One Product (ODOP)		Up to 4.00%		
32	Citizens Agriculture & Enterprise Loan		Up to 2.00%		
	SME Loans				
33	Citizens SME Loan		Up to 3.00%		
	MSME Loans				
34	Citizens MSME Loan		Up to 3.00%		
	Other Loans				
35	Other Loan / Force Loan		Up to 8.00%		
36	Loan against first class Bank Guarantee		Up to 4.00%		
37	Loan against Government Bond		Higher of Coupon rate + 2% or Average Base rate + 2%		
38	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Average Base rate + 2%		
39	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Average Base rate + 2%		
40	Consortium Financing		As per Consortium decision		
41	Deprived Sector Loan		Up to 4.00%		
42	Subsidized Loan		As Defined by NRB		
43	FCY TR / Import Loan		Upto 5.50%*		
	Fixed Interest Rates for Loan Products				
	Consumer Loans	Up to 5 years	6-10 years	11-15 years	16 Years and above
44	Citizens Home Loan – Fixed Interest-7 Years II		9.99% p.a.		
45	Citizens Home Loan – Fixed Interest-7 Years III		8.99% p.a.		
46	Citizens Home Loan – Fixed Interest-7 Years IV		7.99% p.a.		
47	Citizens Home Loan		10.50%	11.00%	11.50%
48	Citizens Mortgage Term Loan	10.50%	11.00%	11.50%	-
	Citizens Saikshik Karja-Fixed Interest- 7 Years		9.99% p.a.		
49	Citizens Education Loan	10.50%	11.00%	11.50%	-
50	Citizens Equipment Loan	11.00%	-	-	-
51	Citizens Auto Loan				
	Private	10.50%	11.00%	-	-
	Commercial	11.00%	-	-	-
52	Citizens Fast Track Loan (CFTL)-Term	11.00%	11.50%	-	-
53	Citizens Bina Dhito Karja –Term	11.50%	-	-	-
54	Citizens One District One Product (ODOP) –Term	11.00%	11.50%	-	-
55	Citizens Microfinance Loan	11.00%-13.00%			
	MSME/SME/Corporate Loans				
56	Working Capital Term Loan	10.50%	11.00%		
57	Term Loan	10.50%	11.00%	11.50%	
	Average Base Rate Poush End 2081 is 7.55% p.a.				
	Base Rate as of Poush End 2081 is 7.30% 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.				
	*FCY TR/ Import loan rate is net effective and not associated with Base rate.				
	**Citizens overseas FCY FD: Min. Fixed Deposit amount is USD 1,000 or equivalent. Additional 1% for NRN and Remittance.				
	Interest Payment Frequency on Deposits: Quarterly/Monthly.				
	Interest rate range in similar nature loan product shall be in line with NRB Circular- Bai. Bi. Ni. Bi/Niti/Paripatra/03/080/81 dated 2080/06/18.				



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