INTEREST RATE

TO BE EFFECTIVE FROM 1st Bhadra 2082 (17th August 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	2.77%-3.97%	
2	**Citizens Fixed Deposit (NPR) - Individual**			
	3 Months and below 6 Months		3.75%	
	6 Months and below 12 Months		4.00%	
	12 Months and below 24 Months		4.50%	
	24 Months and above		5.50%	
3	**Citizens Fixed Deposit (NPR) - Institutional**			
	12 Months and below 24 Months		2.75%	
	24 Months and above		3.00%	
4	**Citizens Recurring Deposit (NPR)**		**Individual**	**Institutional**
	3 Months and below 6 Months		3.75%	
	6 Months and below 12 Months		4.00%	
	12 Months and below 24 Months		4.50%	2.75%
	24 Months upto 10 Years		5.50%	3.00%
5	**Citizens Xtra Fixed Deposit (NPR)**			
	1 Year and above	NPR 100,000	4.50%	
6	**Citizens Ekmustha Muddhati Yojana (CEMY)**			
	3 Months and below 6 Months	NPR 25,000	3.75%	
	6 Months and below 12 Months		4.00%	
	12 Months and below 24 Months		4.50%	
7	**Citizens International Remittance Fixed Deposit**			
	3 Months and below 6 Months	NPR 25,000	4.75%	
	6 Months and below 12 Months		5.00%	
	12 Months and below 24 Months		5.50%	
	24 Months and above		6.50%	
8	**Citizens BLB Fixed Deposit**			
	3 Months and below 6 Months	NPR 5,000	2.75%	
	6 Months and below 12 Months		3.00%	
	12 Months and above		3.50%	
9	**Citizens Hamro Karnali Muddhati Yojana**			
	3 Months and below 6 Months	NPR 100,000	3.90%	
	6 Months and below 12 Months		4.15%	
	12 Months and above		4.65%	
10	**Citizens Digital Fixed Deposit**			
	12 Months	NPR 10,000	4.75%	
11	**Citizens Call Deposit (NPR)**		Negotiable as per NRB Directive	
12	**Citizens Tinau Mission MF Call Account**			
13	**Citizens Saving Account (FCY)**			
	GBP	10	2.25%	
	EURO	20	2.00%	
	USD	20	3.25%	
	AUD	10	2.50%	
14	**Citizens Call Deposit (FCY)**			
	GBP		Negotiable as per NRB Directive	
	EURO			
	USD			
	AUD			
15	**Citizens FCY Fixed Deposit**			
	GBP		3.15%	
	EURO		2.40%	
	USD		3.90%	
	AUD		2.90%	
16	**Citizens Overseas FCY Fixed Deposit** (1 year and above)	USD 1,000	3.90%	
	Loans & Advances		**Premium (% p.a.) on Base Rate**	
	Corporate Loans			
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 4.00%	
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%*	
44	Citizens Payday Loan		Upto 1.50% p.m.	

	Fixed Interest Rates for Loan Products				
	Consumer Loans	**Up to 5 years**	**6-10 years**	**11-15 years**	**16 Years and above**
45	Citizens Home Loan– Fixed Interest-7 Years II	9.99% p.a.			
46	Citizens Home Loan – Fixed Interest-7 Years III	8.99% p.a.			
47	Citizens Home Loan – Fixed Interest-7 Years IV	7.99% p.a.			
48	Citizens Home Loan		10.50%	11.00%	11.50%
49	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/Coporate Loans				
56	Working Capital Term Loan	10.50%	11.00%		
57	Term Loan	10.50%	11.00%	11.50%	

Average Base Rate Ashad End 2082 is 6.25% p.a.

Base Rate as of Ashad End 2082 is 6.35% 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.

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.

Citizens Bank

मुख्य कार्यालय:
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THE BANKER
BANK OF THE YEAR 2024
NEPAL