Deposit and Lending Interest Rates

With effect from April 13, 2024 (01 Baisakh, 2081)

Deposit Products	Minimum Balance	Interest Rate (% p.a.)
Prabhu Foreign Unnati Savings (Remittance)	-	6.000
Prabhu Unnati Savings (Remittance)	-	6.000
Prabhu Shramik Bachat Khata	-	6.000
Prabhu Shatabdi Savings	25,000.00	5.000
Prabhu Hybrid Savings*	-	5.000
Prabhu Vishista Savings	-	5.000
Prabhu Salary Savings	-	3.000
Prabhu Special Savings	-	3.000
Prabhu Foreign Savings	-	3.000
Prabhu Ashirbad Bachat	-	3.000
Prabhu Goodluck Savings	-	3.000
Prabhu Chetana Bachat Khata	100.00	3.000
Prabhu Welcome Savings	-	3.000
Prabhu Muaabja Savings	-	3.000
Prabhu Khutruke Savings	1,000.00	3.000
Prabhu Senior Citizen Savings	1,000.00	3.000
Prabhu G2P Savings	-	3.000
Prabhu Normal Savings	1,000.00	3.000
Prabhu Online Trading Savings	-	3.000
Prabhu Student Savings	100.00	3.000
Prabhu Anudhan Khata	-	3.000
Prabhu Nari Savings	-	3.000
Prabhu Call Deposits (NPR)	-	Up to 1.5

LCY Fixed Deposits	3 months to 5 months	6 months to 12 months	Above 12 months to 5 years	Above 5 years
Institutional	N/A	5.0000	5.500	6.500
Individual	6.000	6.500	7.000	7.500
Prabhu Unnati Muddati* (Remittance)	8.500	8.500	8.500	8.500
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	N/A	N/A	7.000	7.500
Prabhu Recurring Fixed Deposit*	N/A	6.500	7.000	7.500
Swarnim Muddati* - 5 Years (For Indiviudal Only)	7.500			

FCY Deposits

Currencies	Minimum Balance	Fixed Deposit 6 months and above (Institutional)	Fixed Deposit 3 months and above (Individual)	Saving Deposit	Call Deposit
US Dollar(USD)	50.00	4.00	4.00	3.00	1.500
Euro (EUR)	50.00	3.00	3.00	2.00	1.000
Great Britain Pound (GBP)	50.00	3.50	3.50	2.00	1.000
Australian Dollar (AUD)	50.00	3.50	3.50	2.50	1.250
Japanese Yen (JPY)	50.00	2.25	2.25	1.50	0.750
Chinese Yuan (CNY)	50.00	3.75	3.75	2.75	1.375

Prabhu NRN and Foreign Institutional FCY Deposits*	Minimum Balance	Fixed Deposit- 1 year and above	Saving Deposits	Foreign Institutional Fixed Deposit - 1 Year and above
US Dollar (USD)	Equivalent USD 1,000.00	4.00	3.00	4.00
Euro (EUR)		3.00	2.00	3.00
Great Britain Pound (GBP)		3.50	2.00	3.50
Australian Dollar(AUD)		3.50	2.50	3.50
Japanese Yen (JPY)		2.25	1.50	2.25
Chinese Yuan (CNY)		3.75	2.75	3.75

Conditions apply, ** Bucket Wise

Note :

1. The above interest rates are only indicative and subject to vary staying within the guidelines of NRB.
2. Penal interest of additional 2% p.a. will be applied on the overdue amount or expired loan.
3. Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.
4. Bills Under import LC (BLC) and other forced loan will attract additional 2% p.a. on above highest interest premium plus base rate.
5. As per product paper
6. Interest rates of similar loan products shall be as per the NRB guidelines.
7. Interest rate on lending shall be applicable to new loan.

Loan and Advances	Minimum Premium (% p.a.) on Base Rate	Maximum Premium (% p.a.) on Base Rate
Export Credit	1.00	3.00
Cash /Cash Eqv. Secured		
Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00	
Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00	
Corporate /Multinationals		
Trust Receipt /STL/Import Loan	1.50	3.50
Demand Loan	2.00	4.00
Bridge Gap Loan	3.00	5.00
Overdraft	2.00	4.00
Term Loan	2.00	4.00
Hire Purchase Loan	3.00	5.00
Loan Against Share	3.00	5.00
Prabhu SME Loan		
Trust Receipt /STL/Import Loan	2.50	4.50
Demand Loan	3.00	5.00
Bridge Gap Loan	3.00	5.00
Overdraft	3.00	5.00
Term Loan	2.50	4.50
Hire Purchase Loan	3.00	5.00
Loan Against Share	3.00	5.00
Prabhu Sana Byabasaya Karja	1.30	3.30
Microfinance Loan		
Direct Lending		
Other Deprived loan	2.00	4.00
Deprived Subsidized loan	-	2.00
Indirect/Corporate Lending		
Corporate	-	2.00
Other Subsidized Loan	-	2.00
Consumer Loans		
Prabhu Home Loan-Upto Rs. 15 mio **		
Upto 5 Years	2.50	4.50
Above 5 Years - 10 Years	2.75	4.50
Above 10 Years - 15 Years	3.00	4.50
Above 15 Years - 20 Years	3.25	4.50
Above 20 Years - 25 Years	3.50	4.50
Low Cost Housing	2.00	4.00
Education Loan	3.00	5.00
Prabhu Loan Against Property (PLAP)		
Term Loan	3.00	5.00
Individual Revolving Loan	3.00	5.00
Personal Auto Loan**		
Upto 5 Years	2.00	4.00
Above 5 Years - 8 Years	2.50	4.50
Hire Purchase Loan	3.00	5.00
Loan Against Share	3.00	5.00
Real Estate Loan	3.00	5.00
Gold Loan	3.00	5.00
Other Personal Loans	3.00	5.00
Consortium Lending	As per consortium decision	
FCY denominated Loans	Negotiable	

Fixed Lending Rates	Up to 5 Years	Above 5 Years
Home Loan	12.99	13.99
Auto Loan	13.50	14.50

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