

Deposit and Lending Interest Rates

With effect from March 14, 2024 (01 Chaitra 2080)

Deposit Products	Minimum Balance	Interest Rate (% p.a.)	Loan and Advances	Minimum Premium (% p.a.) on Base Rate	Maximum Premium (% p.a.) on Base Rate																												
Prabhu Foreign Unnati Savings (Remittance)	-	6.000	Export Credit	1.00	3.00																												
Prabhu Unnati Savings (Remittance)	-	6.000	Cash /Cash Eqv. Secured	Base Rate or Coupon Rate whichever is higher plus 2.00	Base Rate or Coupon Rate whichever is higher plus 2.00																												
Prabhu Shramik Bachat Khata	-	6.000																															
Prabhu Shatabdi Savings	25,000.00	5.000	Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00	Base Rate or Coupon Rate whichever is higher plus 2.00																												
Prabhu Hybrid Savings*	-	5.000	Against Govt. Bonds																														
Prabhu Vishista Savings	-	5.000	Corporate /Multinationals	Base Rate or Coupon Rate whichever is higher plus 2.00	Base Rate or Coupon Rate whichever is higher plus 2.00																												
Prabhu Salary Savings	-	3.000				Trust Receipt /STL/Import Loan	1.50	3.50																									
Prabhu Special Savings	-	3.000				Demand Loan	2.00	4.00																									
Prabhu Foreign Savings	-	3.000				Bridge Gap Loan	3.00	5.00																									
Prabhu Ashirbad Bachat	-	3.000				Overdraft	2.00	4.00																									
Prabhu Goodluck Savings	-	3.000				Term Loan	2.00	4.00																									
Prabhu Chetana Bachat Khata	100.00	3.000				Hire Purchase Loan	3.00	5.00																									
Prabhu Welcome Savings	-	3.000				Loan Against Share	3.00	5.00																									
Prabhu Maaabja Savings	-	3.000				Prabhu SME Loan	Base Rate or Coupon Rate whichever is higher plus 2.00	Base Rate or Coupon Rate whichever is higher plus 2.00																									
Prabhu Khutruke Savings	1,000.00	3.000							Trust Receipt /STL/Import Loan	2.50	4.50																						
Prabhu Senior Citizen Savings	1,000.00	3.000	Demand Loan	3.00	5.00																												
Prabhu G2P Savings	-	3.000	Bridge Gap Loan	3.00	5.00																												
Prabhu Normal Savings	1,000.00	3.000	Overdraft	3.00	5.00																												
Prabhu Online Trading Savings	-	3.000	Term Loan	2.50	4.50																												
Prabhu Student Savings	100.00	3.000	Hire Purchase Loan	3.00	5.00																												
Prabhu Anudhan Khata	-	3.000	Loan Against Share	3.00	5.00																												
Prabhu Nari Savings	-	3.000	Prabhu Sana Byabasaya Karja	1.30	3.30																												
Prabhu Call Deposits (NPR)	-	Up to 1.5	Microfinance Loan	Base Rate or Coupon Rate whichever is higher plus 2.00	Base Rate or Coupon Rate whichever is higher plus 2.00																												
LCY Fixed Deposits			Direct Lending																														
	3 months to 5 months	6 months to 12 months	Above 12 months to 5 years			Above 5 years	Other Deprived loan	2.00	4.00																								
Institutional	N/A	5.0000	5.500			6.500	Deprived Subsidized loan	-	2.00																								
Individual	6.000	6.500	7.500			7.500	Indirect/Corporate Lending	-	2.00																								
Prabhu Unnati Muddati* (Remittance)	8.500	8.500	8.500			8.500				Other Subsidized Loan	-	2.00																					
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	N/A	N/A	7.500			7.500							Consumer Loans	-	2.00																		
Prabhu Recurring Fixed Deposit*	N/A	6.500	7.500			7.500										Prabhu Home Loan-Upto Rs. 15 mio **	-	2.00															
Swamim Muddati* - 5 Years (For Individual Only)	7.500					Upto 5 Years													2.50	4.50													
FCY Deposits			Prabhu Loan Against Property (PLAP)																		-	2.00	4.00										
Currencies	Minimum Balance	Fixed Deposit 6 months and above (Institutional)		Fixed Deposit 3 months and above (Individual)	Saving Deposit																			Call Deposit	Low Cost Housing	2.00	4.00						
																												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				Prabhu Loan Against Property (PLAP)	3.00	5.00			
Great Britain Pound (GBP)	50.00	3.50		3.50	2.00																			1.000							Term Loan	3.00	5.00
Australian Dollar (AUD)	50.00	3.50		3.50	2.50		1.250	Individual Revolving Loan	3.00															5.00									
Japanese Yen (JPY)	50.00	2.25		2.25	1.50		0.750			Personal Auto Loan**	2.00	4.00																					
Chinese Yuan (CNY)	50.00	3.75		3.75	2.75		1.375						Upto 5 Years	2.50	4.50																		
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		Above 5 Years - 10 Years									2.75	4.50																
						US Dollar (USD)												4.00	3.00	4.00													
Euro (EUR)	3.00	2.00	3.00	Above 15 Years - 20 Years	3.25	4.50																											
Great Britain Pound (GBP)	Equivalent	3.50	2.00															3.50	Above 20 Years - 25 Years	3.50	4.50												
Australian Dollar(AUD)	USD 1,000.00	3.50	2.50															3.50				Low Cost Housing	2.00		4.00								
Japanese Yen (JPY)	2.25	1.50	2.25															Education Loan								3.00	5.00						
Chinese Yuan (CNY)	3.75	2.75	3.75																									Prabhu Loan Against Property (PLAP)	3.00	5.00			
*Conditions apply, ** Bucket Wise								Term Loan	3.00															5.00									
Note :										Individual Revolving Loan	3.00	5.00																					
1. The above interest rates are only indicative and subject to vary staying within the guidelines of NRB.													Personal Auto Loan**	2.00	4.00																		
2. Penal interest of additional 2% p.a. will be applied on the overdue amount or expired loan.							Upto 5 Years									2.50	4.50																
3. Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.																															Above 5 Years - 8 Years	2.50	4.50
4. Bills Under import LC (BLC) and other forced loan will attract additional 2% p.a. on above highest interest premium plus base rate.					Hire Purchase Loan	3.00																											
5. As per product paper																			Loan Against Share	3.00	5.00												
6. Interest rates of similar loan products shall be as per the NRB guidelines.																						Real Estate Loan	3.00		5.00								
7. Interest rate on lending shall be applicable to new loan.																		Gold Loan								3.00	5.00						
																												Other Personal Loans	3.00	5.00			
								Consortium Lending	-															2.00									
										FCY denominated Loans	-	2.00																					
													Fixed Lending Rates	-	2.00																		
							Home Loan									12.99	13.99																
																															Auto Loan	13.50	14.50



Head Office: Babarmahal, Kathmandu, Nepal
 Tel: 977-1-5719000
 E-mail: info@prabhubank.com, URL: www.prabhubank.com
 SWIFT : PRVUNPKA