Deposit and Lending Interest Rates With effect from February 13, 2024 (01 Falgun 2080)

						10, 2024 (01 1 algun 2000)				
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 6.000				
Prabhu Shramik Bachat Khata Prabhu Shatabdi Savings				.000.0	-	5.000		Cash /Cash Eqv. Secured		
Prabhu Hybrid Savings*				,000.0	-	5.00		Against Own FDR /Cash		upon Rate whichever is
Prabhu Vishista Savings							00	Against Govt. Bonds	0	er plus 2.00
Prabhu Salary Savings							00			upon Rate whichever is
Prabhu Special Savings				-			00		highe	er plus 2.00
Prabhu Foreign Savings				-			00	Corporate /Multinationals	4.50	
Prabhu Ashirbad Bacha		-			00	Trust Receipt /STL/Import Loan	1.50	3.50		
Prabhu Goodluck Savin		- 100.00			00	Demand Loan	2.00	4.00		
Prabhu Chetana Bachat Khata Prabhu Welcome Savings				100.00			00 00	Bridge Gap Loan	3.00	5.00
Prabhu Muaabja Saving					00	Overdraft	2.00	4.00		
Prabhu Khutruke Saving	1	1,000.00			00	Term Loan	2.00	4.00		
Prabhu Senior Citizen S		1,000.00			00	Hire Purchase Loan	3.00	5.00		
Prabhu G2P Savings		-			00	Loan Against Share	3.00	5.00		
Prabhu Normal Savings	1	1,000.00			00					
Prabhu Online Trading S		-			00	Prabhu SME Loan	0.50	4.50		
Prabhu Student Savings		100.00			00	Trust Receipt /STL/Import Loan	2.50	4.50		
Prabhu Anudhan Khata Prabhu Nari Savings		-			00 00	Demand Loan	3.00	5.00		
Fradriu wan Savings		-			0	Bridge Gap Loan	3.00	5.00		
Prabhu Call Deposits (N	Prabhu Call Deposits (NPR)				-	Up to 1.5		Overdraft	3.00	5.00
								Term Loan	2.50	4.50
LCY Fixed Dep	posits		3 months		months t		pove 12	Hire Purchase Loan	3.00	5.00
			5 month	ns 1	12 months		nonths	Loan Against Share	3.00	5.00
Institutional			N/A		5.0000	5.500		Prabhu Sana Byabasaya Karja	1.30	3.30
Individual				6.000 6.50				Microfinance Loan		
Prabhu Unnati Muddati* (Remittance)				8.500 8.500			8.500			
Prabhu Hybrid Bachat Khata (Fixed Deposit)*			N/A				7.500	Direct Lending	0.00	4.00
Prabhu Recurring Fixed Depos	N/A		6.500			Other Deprived loan	2.00	4.00		
Swarnim Muddati* - 5 Years (F			7.500			Deprived Subsidized loan	-	2.00		
FCY Deposits										
		osit Fixed Deposit				Indirect/Corporate Lending		2.00		
Minimum				3 mon		Saving	Call	Corporate	-	2.00
Curroncias	Balance			and ab			Deposit			0.00
	Bulanoo				dividual)		Dopoon	Other Subsidized Loan	-	2.00
US Dollar(USD)	50.00	0.00 4.00		4.00		3.00	1.500	o		
Euro (EUR)	50.00			3.0		2.00 1.000		Consumer Loans		
Great Britain Pound (GBP)	50.00	3.		3.5		2.00	1.000	Prabhu Home Loan-Upto Rs. 15 mio ** Upto 5 Years	2.50	4.50
Australian Dollar (AUD)	50.00	3.			3.50 2. 2.25 1.		1.250	Above 5 Years - 10 Years	2.75	4.50
Japanese Yen (JPY) Chinese Yuan (CNY)	50.00 50.00	2.2		3.7		<u>1.50</u> 2.75	0.750	Above 10 Years - 15 Years	3.00	4.50
	30.00	<u> </u>	5	0.7	<u> </u>			Above 15 Years - 20 Years	3.25	4.50
Prabhu NRN and	Brabby NPN and		Fixed	Fixed		Foreign Institutional		Above 10 Years - 25 Years	3.50	4.50
Foreign Institutional		Deposit			Fixed Denset			0.00		
FCY Deposits* Balanc		ance	1 year ar	nd Dep	posits	1 Year and		Low Cost Housing	2.00	4.00
TOT Deposits			above				ove	Education Loan	3.00	5.00
US Dollar (USD)	+ +		4.00			4.00				
Euro (EUR)			3.00		2.00	3.00		Prabhu Loan Against Property (PLAP)		
Great Britain Pound (GBP) Equivalent		3.50	3.50 2.0		3.50		Term Loan	3.00	5.00	
Australian Dollar(AUD)			3.50			3.50		Individual Revolving Loan	3.00	5.00
Japanese Yen (JPY)				2.25 1.50		2.25		Personal Auto Loan**		
Chinese Yuan (CNY)	3.75	2	2.75	3.75		Upto 5 Years				
*Conditions apply, ** Bucket Wise							Above 5 Years - 8 Years	2.00	4.00	
Note :								2.50	4.50	
1. The above interest rates are only indicative and subject to vary staying within							Hire Purchase Loan			
the guidelines of NRB	the guidelines of NRB.							Loan Against Share	3.00	5.00
2. Penal interest of additional 2% p.a. will be applied on the overdue amount							Real Estate Loan	3.00	5.00	
or expired loan.							Gold Loan	3.00	5.00	
3. Additional 2 % premium may be charged incase of watchlist and other							Other Personal Loans	3.00	5.00	
degraded account including 3rd party collateral based loans.							Connectium Londing	3.00	5.00	
4. Bills Under import LC (BLC) and other forced loan will attract additional 2%							Consortium Lending		sortium decision	
p.a. on above highest interest premium plus base rate.							FCY denominated Loans	Negotiable		
5. As per product paper									-	
6. Institutional Fixed De						Fixed Lending Rates	Up to 5 Years	Above 5 Years		
7. Interest rates of similar loan products sh				•			lines.	Home Loan	12.99	13.99
8. Interest rate on lendi	ing shall	be appl	icable to i	new lo	an.			Auto Loan	13.50	14.50
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