

Deposit and Lending Interest Rates

With effect from February 13, 2024 (01 Falgun 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			
Prabhu Shramik Bachat Khata	-	6.000			
Prabhu Shatabdi Savings	25,000.00	5.000	Cash /Cash Eqv. Secured		
Prabhu Hybrid Savings*	-	5.000	Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Vishista Savings	-	5.000	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Salary Savings	-	3.000			
Prabhu Special Savings	-	3.000			
Prabhu Foreign Savings	-	3.000	Corporate /Multinationals		
Prabhu Ashirbad Bachat	-	3.000	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Goodluck Savings	-	3.000	Demand Loan	2.00	4.00
Prabhu Chetana Bachat Khata	100.00	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Welcome Savings	-	3.000	Overdraft	2.00	4.00
Prabhu Muaabja Savings	-	3.000	Term Loan	2.00	4.00
Prabhu Khutruke Savings	1,000.00	3.000	Hire Purchase Loan	3.00	5.00
Prabhu Senior Citizen Savings	1,000.00	3.000	Loan Against Share	3.00	5.00
Prabhu G2P Savings	-	3.000			
Prabhu Normal Savings	1,000.00	3.000	Prabhu SME Loan		
Prabhu Online Trading Savings	-	3.000	Trust Receipt /STL/Import Loan	2.50	4.50
Prabhu Student Savings	100.00	3.000	Demand Loan	3.00	5.00
Prabhu Anudhan Khata	-	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Nari Savings	-	3.000	Overdraft	3.00	5.00
Prabhu Call Deposits (NPR)	-	Up to 1.5	Term Loan	2.50	4.50
			Hire Purchase Loan	3.00	5.00
			Loan Against Share	3.00	5.00
			Prabhu Sana Byabasaya Kaja	1.30	3.30
			Microfinance Loan		
			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		
			Individual Revolving Loan	3.00	5.00
			Personal Auto Loan**		
			Upto 5 Years		
			Above 5 Years - 8 Years	2.00	4.00
			Hire Purchase Loan	2.50	4.50
			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	3.00	5.00
				As per consortium decision	
			FCY denominated Loans	Negotiable	
			Fixed Lending Rates		
			Home Loan	Up to 5 Years	Above 5 Years
			Auto Loan	12.99	13.99
				13.50	14.50



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