

Deposit and Lending Interest Rates

With effect from May 14, 2024 (01 Jestha, 2081)

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	
Prabhu Shramik Bachat Khata	-	6.000			
Prabhu Shatabdi Savings	25,000.00	5.000	Against Govt. Bonds		
Prabhu Hybrid Savings*	-	5.000			
Prabhu Vishista Savings	-	5.000	Corporate /Multinationals	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Salary Savings	-	3.000			
Prabhu Special Savings	-	3.000	Demand Loan	1.50	3.50
Prabhu Foreign Savings	-	3.000	Bridge Gap Loan	2.00	4.00
Prabhu Ashirbad Bachat	-	3.000	Overdraft	3.00	5.00
Prabhu Goodluck Savings	-	3.000	Term Loan	2.00	4.00
Prabhu Chetana Bachat Khata	100.00	3.000	Hire Purchase Loan	2.00	4.00
Prabhu Welcome Savings	-	3.000	Loan Against Share	3.00	5.00
Prabhu Muaabja Savings	-	3.000	Prabhu SME Loan	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Khutrake Savings	1,000.00	3.000			
Prabhu Senior Citizen Savings	1,000.00	3.000	Demand Loan	2.50	4.50
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	Microfinance Loan	Base Rate or Coupon Rate whichever is higher plus 2.00	
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
Institutional			N/A	5.0000	5.500
Individual			6.000	6.500	7.000
Prabhu Unnati Muddati* (Remittance)			8.500	8.500	8.500
Prabhu Hybrid Bachat Khata (Fixed Deposit)*			N/A	N/A	7.000
Prabhu Recurring Fixed Deposit*			N/A	6.500	7.000
Swarnim Muddati* - 5 Years (For Individual 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)		4.00	3.00	4.00	
Euro (EUR)		3.00	2.00	3.00	
Great Britain Pound (GBP)	Equivalent	3.50	2.00	3.50	
Australian Dollar(AUD)	USD 1,000.00	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.					
8. Interest rates for the NRB specified sectors/ borrowers shall be applicable as per the NRB Directives.					
			Indirect/Corporate Lending		
			Corporate		
			-		
			Other Subsidized Loan		
			-		
			Consumer Loans		
			Prabhu Home Loan-Upto Rs. 15 mio **		
			Upto 5 Years		
			2.50		
			Above 5 Years - 10 Years		
			2.75		
			Above 10 Years - 15 Years		
			3.00		
			Above 15 Years - 20 Years		
			3.25		
			Above 20 Years - 25 Years		
			3.50		
			Low Cost Housing		
			2.00		
			Education Loan		
			3.00		
			Prabhu Loan Against Property (PLAP)		
			Term Loan		
			3.00		
			Individual Revolving Loan		
			3.00		
			Personal Auto Loan**		
			Upto 5 Years		
			2.00		
			Above 5 Years - 8 Years		
			2.50		
			Hire Purchase Loan		
			3.00		
			Loan Against Share		
			3.00		
			Real Estate Loan		
			3.00		
			Gold Loan		
			3.00		
			Other Personal Loans		
			3.00		
			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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