

Deposit and Lending Interest Rates

With effect from October 18, 2023 (01 Kartik, 2080)

Deposit Products	Minimum Balance	Interest Rate (% p.a.)	Loan and Advances	Premium (% p.a.) on Base Rate	
Prabhu Foreign Unnati Savings (Remittance)	-	7.224	Export Credit	Up to 3.00	
Prabhu Unnati Savings (Remittance)	-	7.224			
Prabhu Shramik Bachat Khata	-	7.224			
Prabhu Shatabdi Savings	25,000.00	6.224	Cash /Cash Eqv. Secured Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Hybrid Savings*	-	6.224	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Vishista Savings	-	6.224			
Prabhu Salary Savings	-	4.224			
Prabhu Special Savings	-	4.224			
Prabhu Foreign Savings	-	4.224	Corporate /Multinationals Trust Receipt /STL/Import Loan	Up to 5.00	
Prabhu Ashirbad Bachat	-	4.224	Demand Loan	Up to 5.00	
Prabhu Goodluck Savings	-	4.224	Bridge Gap Loan	Up to 5.00	
Prabhu Chetana Bachat Khata	100.00	4.224	Overdraft	Up to 5.00	
Prabhu Welcome Savings	-	4.224	Term Loan	Up to 5.00	
Prabhu Muaabja Savings	-	4.224	Hire Purchase Loan	Up to 5.00	
Prabhu Khutruke Savings	1,000.00	4.224	Loan Against Share	Up to 5.00	
Prabhu Senior Citizen Savings	1,000.00	4.224			
Prabhu G2P Savings	-	4.224			
Prabhu Normal Savings	1,000.00	4.224			
Prabhu Online Trading Savings	-	4.224	Prabhu SME Loan Trust Receipt /STL/Import Loan	Up to 5.00	
Prabhu Student Savings	100.00	4.224	Demand Loan	Up to 5.00	
Prabhu Anudhan Khata	-	4.224	Bridge Gap Loan	Up to 5.00	
Prabhu Nari Savings	-	4.224	Overdraft	Up to 5.00	
Prabhu Call Deposits (NPR)	-	Up to 2.112	Term Loan	Up to 5.00	
LCY Fixed Deposits			Hire Purchase Loan	Up to 5.00	
Institutional - 6 months and Above		7.224	Loan Against Share	Up to 5.00	
Individual - 3 months and Above		9.224			
Swarnim Muddati* - 5 Years (For Individual Only)		9.224	Microfinance Loan		
Prabhu Unnati Muddati* (Remittance) - 3 months and above		10.224	Direct Lending		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		9.224	Other Deprived loan	Up to 5.00	
Prabhu Recurring Fixed Deposit*		9.224	Deprived Subsidized loan	Up to 2.00	
FCY Deposits			Indirect/Corporate Lending		
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	6.55	6.55	5.20	2.600
Euro (EUR)	50.00	4.95	4.95	3.60	1.800
Great Britain Pound (GBP)	50.00	5.65	5.65	4.30	2.150
Australian Dollar (AUD)	50.00	5.95	5.95	4.60	2.300
Japanese Yen (JPY)	50.00	3.55	3.55	2.20	1.100
Chinese Yuan (CNY)	50.00	6.90	6.90	5.55	2.775
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)		6.55	5.20	6.55	
Euro (EUR)		4.95	3.60	4.95	
Great Britain Pound (GBP)	Equivalent	5.65	4.30	5.65	
Australian Dollar(AUD)	USD 1,000.00	5.95	4.60	5.95	
Japanese Yen (JPY)		3.55	2.20	3.55	
Chinese Yuan (CNY)		6.90	5.55	6.90	
*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 in case 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 posting on all products shall be done on quarterly basis.					
7. Institutional Fixed Deposit (Bidding) - additional upto 50 bps.					
8. Interest rate for Prabhu Sahaj Savings and Prabhu Click Savings shall be equivalent to that of Prabhu Normal Savings					
9. Interest rate for Prabhu Recurring Flexi Fixed Deposit shall be equivalent to that of Prabhu Recurring Fixed Deposit.					
10. Interest rates of similar loan products shall be as per the NRB guidelines.					
			Hire Purchase Loan	Up to 5.00	
			Loan Against Share	Up to 5.00	
			Real Estate Loan	Up to 5.00	
			Gold Loan	Up to 5.00	
			Other Personal Loans	Up to 5.00	
			Consortium Lending	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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