

# Deposit and Lending Interest Rates

## With effect from November 17, 2023 (01 Mangsir, 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)	-	7.000	Export Credit	1.00	3.00
Prabhu Unnati Savings (Remittance)	-	7.000	<b>Cash /Cash Eqv. Secured</b> Against Own FDR /Cash Against Govt. Bonds	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	-	7.000			
Prabhu Shatabdi Savings	25,000.00	6.000			
Prabhu Hybrid Savings*	-	6.000			
Prabhu Vishista Savings	-	6.000			
Prabhu Salary Savings	-	4.000			
Prabhu Special Savings	-	4.000			
Prabhu Foreign Savings	-	4.000			
Prabhu Ashirbad Bachat	-	4.000			
Prabhu Goodluck Savings	-	4.000			
Prabhu Chetana Bachat Khata	100.00	4.000	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Welcome Savings	-	4.000	Demand Loan	2.00	4.00
Prabhu Muaabja Savings	-	4.000	Bridge Gap Loan	3.00	5.00
Prabhu Khutruke Savings	1,000.00	4.000	Overdraft	2.00	4.00
Prabhu Senior Citizen Savings	1,000.00	4.000	Term Loan	2.00	4.00
Prabhu G2P Savings	-	4.000	Hire Purchase Loan	3.00	5.00
Prabhu Normal Savings	1,000.00	4.000	Loan Against Share	3.00	5.00
Prabhu Online Trading Savings	-	4.000	<b>Prabhu SME Loan</b>		
Prabhu Student Savings	100.00	4.000	Trust Receipt /STL/Import Loan	2.50	4.50
Prabhu Anudhan Khata	-	4.000	Demand Loan	3.00	5.00
Prabhu Nari Savings	-	4.000	Bridge Gap Loan	3.00	5.00
Prabhu Call Deposits (NPR)	-	Up to 2	Overdraft	3.00	5.00
<b>LCY Fixed Deposits</b>			Term Loan	2.50	4.50
Institutional - 6 months and Above		7.000	Hire Purchase Loan	3.00	5.00
Individual - 3 months and Above		9.000	Loan Against Share	3.00	5.00
Swarnim Muddati* - 5 Years (For Individual Only)		9.000	Prabhu Sana Byabasaya Karja	1.30	3.30
Prabhu Unnati Muddati* (Remittance) - 3 months and above		10.000	<b>Microfinance Loan</b>		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		9.000	<b>Direct Lending</b>		
Prabhu Recurring Fixed Deposit*		9.000	Other Deprived loan	2.00	4.00
<b>FCY Deposits</b>			Deprived Subsidized loan	-	2.00
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 USD 1,000.00	5.65	4.30	5.65	
Australian Dollar(AUD)		5.95	4.60	5.95	
Japanese Yen (JPY)		3.55	2.20	3.55	
Chinese Yuan (CNY)		6.90	5.55	6.90	
<b>*Conditions apply, ** Bucket Wise</b>					
<b>Note :</b>					
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. Institutional Fixed Deposit (Bidding) - additional upto 50 bps .					
7. Interest rate for Prabhu Sahaj Savings and Prabhu Click Savings shall be equivalent to that of Prabhu Normal Savings.					
8. Interest rate for Prabhu Recurring Flexi Fixed Deposit shall be equivalent to that of Prabhu Recurring Fixed Deposit.					
09. Interest rates of similar loan products shall be as per the NRB guidelines.					
10. Interest rate on lending shall be applicable to new loan.					
			<b>Indirect/Corporate Lending</b>		
			Corporate	-	2.00
			<b>Other Subsidized Loan</b>		
				-	2.00
			<b>Consumer Loans</b>		
			<b>Prabhu Home Loan-Upto Rs. 15 mio**</b>		
			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
			<b>Prabhu Loan Against Property (PLAP)</b>		
			Term Loan	3.00	5.00
			Individual Revolving Loan	3.00	5.00
			<b>Personal Auto Loan**</b>		
			Upto 5 Years	2.00	4.00
			Above 5 Years - 8 Years	2.50	4.50
			Hire Purchase Loan	3.00	5.00
			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	As per consortium decision	
			<b>FCY denominated Loans</b>	Negotiable	
			<b>Fixed Lending Rates</b>		
			Home Loan	<b>Up to 5 Years</b>	<b>Above 5 Years</b>
			Auto Loan	12.99	13.99
				13.50	14.50



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