

# Deposit and Lending Interest Rates

## With effect from January 15, 2024 (01 Magh 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>	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	Against Own FDR /Cash					
Prabhu Hybrid Savings*	-	6.000	Against Govt. Bonds					
Prabhu Vishista Savings	-	6.000	<b>Corporate /Multinationals</b>	1.50	3.50			
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						
Prabhu Welcome Savings	-	4.000						
Prabhu Maaabja Savings	-	4.000						
Prabhu Khutruke Savings	1,000.00	4.000						
Prabhu Senior Citizen Savings	1,000.00	4.000						
Prabhu G2P Savings	-	4.000						
Prabhu Normal Savings	1,000.00	4.000	<b>Prabhu SME Loan</b>	2.50	4.50			
Prabhu Online Trading Savings	-	4.000						
Prabhu Student Savings	100.00	4.000						
Prabhu Anudhan Khata	-	4.000						
Prabhu Nari Savings	-	4.000						
Prabhu Call Deposits (NPR)	-	Up to 2						
<b>LCY Fixed Deposits</b>								
	<b>3 months to 5 months</b>	<b>6 months to 12 months</b>				<b>Above 12 months</b>		
Institutional	N/A	5.565				6.065		
Individual	6.565	7.065				8.065		
Prabhu Unnati Muddati* (Remittance)	9.065	9.065				9.065		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	N/A	N/A				8.065		
Prabhu Recurring Fixed Deposit*	N/A	7.065	8.065					
Swamim Muddati* - 5 Years (For Individual Only)	8.065							
<b>FCY Deposits</b>								
<b>Currencies</b>	<b>Minimum Balance</b>	<b>Fixed Deposit 6 months and above (Institutional)</b>	<b>Fixed Deposit 3 months and above (Individual)</b>	<b>Saving Deposit</b>	<b>Call Deposit</b>			
US Dollar(USD)	50.00	4.50	4.50	3.50	1.750			
Euro (EUR)	50.00	3.50	3.50	2.50	1.250			
Great Britain Pound (GBP)	50.00	4.00	4.00	3.00	1.500			
Australian Dollar (AUD)	50.00	4.25	4.25	3.25	1.625			
Japanese Yen (JPY)	50.00	2.75	2.75	2.00	1.000			
Chinese Yuan (CNY)	50.00	4.75	4.75	3.75	1.875			
<b>Prabhu NRN and Foreign Institutional FCY Deposits*</b>	<b>Minimum Balance</b>	<b>Fixed Deposit- 1 year and above</b>	<b>Saving Deposits</b>	<b>Foreign Institutional Fixed Deposit - 1 Year and above</b>				
US Dollar (USD)		4.50	3.50	4.50				
Euro (EUR)		3.50	2.50	3.50				
Great Britain Pound (GBP)	Equivalent	4.00	3.00	4.00				
Australian Dollar(AUD)	USD 1,000.00	4.25	3.25	4.25				
Japanese Yen (JPY)		2.75	2.00	2.75				
Chinese Yuan (CNY)		4.75	3.75	4.75				
<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 rates of similar loan products shall be as per the NRB guidelines.								
8. Interest rate on lending shall be applicable to new loan.								
				Indirect/Corporate Lending				
				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			
				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			
				<b>Prabhu Loan Against Property (PLAP)</b>				
				Term Loan	3.00			
				Individual Revolving Loan	3.00			
				<b>Personal Auto Loan**</b>				
				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			
				<b>FCY denominated Loans</b>	Negotiable			
				<b>Fixed Lending Rates</b>				
				Home Loan	Up to 5 Years			
				Auto Loan	Above 5 Years			
					12.99			
					13.99			
					13.50			
					14.50			



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