

# Deposit and Lending Interest Rates

## With effect from July 17, 2023 (01 Shrawan, 2080)

Deposit Products	Minimum Balance	Interest Rate (% p.a.)	Loan and Advances	Premium (% p.a.) on Base Rate			
Prabhu Foreign Unnati Savings (Remittance)	-	8.00	Export Credit	Up to 3.00			
Prabhu Unnati Savings (Remittance)	-	8.00					
Prabhu Shramik Bachat Khata	-	8.00					
Prabhu Shatabdi Savings	25,000.00	7.00	<b>Cash /Cash Eqv. Secured</b>				
Prabhu Hybrid Savings*	-	7.00	Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Vishista Savings	-	7.00					
Prabhu Salary Savings	-	5.00	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Special Savings	-	5.00					
Prabhu Foreign Savings	-	5.00	<b>Corporate /Multinationals</b>				
Prabhu Ashirbad Bachat	-	5.00	Trust Receipt /STL/Import Loan	Up to 5.00			
Prabhu Goodluck Savings	-	5.00	Demand Loan	Up to 5.00			
Prabhu Chetana Bachat Khata	100.00	5.00	Bridge Gap Loan	Up to 5.00			
Prabhu Welcome Savings	-	5.00	Overdraft	Up to 5.00			
Prabhu Maaabja Savings	-	5.00	Term Loan	Up to 5.00			
Prabhu Khutruke Savings	1,000.00	5.00	Hire Purchase Loan	Up to 5.00			
Prabhu Senior Citizen Savings	1,000.00	5.00	Loan Against Share	Up to 5.00			
Prabhu G2P Savings	-	5.00					
Prabhu Normal Savings	1,000.00	5.00					
Prabhu Online Trading Savings	-	5.00	<b>Prabhu SME Loan</b>				
Prabhu Student Savings	100.00	5.00	Trust Receipt /STL/Import Loan	Up to 5.00			
Prabhu Anudhan Khata	-	5.00	Demand Loan	Up to 5.00			
Prabhu Sahaj Savings	-	5.00	Bridge Gap Loan	Up to 5.00			
Prabhu Click Savings	-	5.00	Overdraft	Up to 5.00			
Prabhu Nari Savings	-	5.00	Term Loan	Up to 5.00			
Prabhu Call Deposits (NPR)	-	Up to 2.50	Hire Purchase Loan	Up to 5.00			
			Loan Against Share	Up to 5.00			
<b>LCY Fixed Deposits</b>							
Institutional - Up to 2 years		7.25	<b>Microfinance Loan</b>				
Institutional - Above 2 years		7.50	<b>Direct Lending</b>				
Individual - Up to 2 years		9.25	Other Deprived loan	Up to 5.00			
Individual - Above 2 years		9.50	Deprived Subsidized loan	Up to 2.00			
Swarnim Muddati* - 5 Years		9.50	<b>Indirect/Corporate Lending</b>				
Prabhu Unnati Muddati* (Remittance) - 3 months and above		10.50	Corporate	Up to 5.00			
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		9.50					
Prabhu Recurring Fixed Deposit*		9.50	<b>Other Subsidized Loan</b>	Up to 2.00			
Prabhu Recurring Flexi Fixed Deposit*		9.50					
<b>FCY Deposits</b>							
Currencies	Minimum Balance	Fixed Deposit 6 months and above (Institutional)	Fixed Deposit 3 months and above (Individual)	Saving Deposit	Call Deposit	<b>Consumer Loans</b>	
US Dollar(USD)	50.00	6.55	6.55	5.20	2.600	<b>Prabhu Home Loan-Upto Rs. 15 mio **</b>	
Euro (EUR)	50.00	4.95	4.95	3.60	1.800	Upto 5 Years	Up to 5.00
Great Britain Pound (GBP)	50.00	5.65	5.65	4.30	2.150	Above 5 Years - 10 Years	Up to 5.00
Australian Dollar (AUD)	50.00	5.95	5.95	4.60	2.300	Above 10 Years - 15 Years	Up to 5.00
Japanese Yen (JPY)	50.00	3.55	3.55	2.20	1.100	Above 15 Years - 25 Years	Up to 5.00
Chinese Yuan (CNY)	50.00	6.90	6.90	5.55	2.775	Low Cost Housing	Up to 5.00
						Education Loan	Up to 5.00
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		<b>Prabhu Loan Against Property (PLAP)</b>	
US Dollar (USD)		6.55	5.20	6.55		Term Loan	Up to 5.00
Euro (EUR)		4.95	3.60	4.95		Individual Revolving Loan	Up to 5.00
Great Britain Pound (GBP)	Equivalent	5.65	4.30	5.65		<b>Personal Auto Loan**</b>	
Australian Dollar(AUD)	USD 1,000.00	5.95	4.60	5.95		Upto 5 Years	Up to 5.00
Japanese Yen (JPY)		3.55	2.20	3.55		Above 5 Years - 8 Years	Up to 5.00
Chinese Yuan (CNY)		6.90	5.55	6.90		Hire Purchase Loan	Up to 5.00
						Loan Against Share	Up to 5.00
<b>*Conditions apply, ** Bucket Wise</b>						Real Estate Loan	Up to 5.00
<b>Note :</b>						Gold Loan	Up to 5.00
1. The above interest rates are only indicative and subject to vary staying within the guidelines of NRB.						Other Personal Loans	Up to 5.00
2. Penal interest of additional 2% p.a. will be applied on the overdue amount or expired loan.						Consortium Lending	As per consortium decision
3. Additional 2% premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.						<b>FCY denominated Loans</b>	Negotiable
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						<b>Fixed Lending Rates</b>	
6. Interest posting on all products shall be done on quarterly basis.						Home Loan	<b>Up to 5 Years</b> <b>Above 5 Years</b>
7. Institutional Fixed Deposit (Bidding) additional upto 50 bps.						Auto Loan	12.99            13.99
							13.50            14.50



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