

## Deposit and Lending Interest Rates

With effect from June 21, 2024 (07 Asar 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)	-	6.030	Export Credit	1.00	3.00
Prabhu Unnati Savings (Remittance)	-	6.030			
Prabhu Shramik Bachat Khata	-	6.030	<b>Cash /Cash Eqv. Secured</b>		
Prabhu Shatabdi Savings	25,000.00	5.030	Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Hybrid Savings*	-	5.030	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Vishista Savings	-	5.030			
Prabhu Salary Savings	-	3.030			
Prabhu Special Savings	-	3.030			
Prabhu Foreign Savings	-	3.030	<b>Corporate /Multinationals</b>		
Prabhu Ashirbad Bachat	-	3.030	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Goodluck Savings	-	3.030	Demand Loan	2.00	4.00
Prabhu Chetana Bachat Khata	100.00	3.030	Bridge Gap Loan	3.00	5.00
Prabhu Welcome Savings	-	3.030	Overdraft	2.00	4.00
Prabhu Maaabja Savings	-	3.030	Term Loan	2.00	4.00
Prabhu Khutruke Savings	1,000.00	3.030	Hire Purchase Loan	2.00	4.00
Prabhu Senior Citizen Savings	1,000.00	3.030	Loan Against Share	3.00	5.00
Prabhu G2P Savings	-	3.030			
Prabhu Normal Savings	1,000.00	3.030	<b>Prabhu SME Loan</b>		
Prabhu Online Trading Savings	-	3.030	Trust Receipt /STL/Import Loan	2.00	4.00
Prabhu Student Savings	100.00	3.030	Demand Loan	2.00	4.00
Prabhu Anudhan Khata	-	3.030	Bridge Gap Loan	3.00	5.00
Prabhu Nari Savings	-	3.030	Overdraft	2.00	4.00
Prabhu Call Deposits (NPR)	-	Up to 1.515	Term Loan	2.50	4.50
			Hire Purchase Loan	2.00	4.00
			Loan Against Share	3.00	5.00
			Prabhu Sana Byabasaya Karja	1.30	3.30
<b>LCY Fixed Deposits</b>	<b>3 months to 5 months</b>	<b>6 months to 12 months</b>	<b>Above 12 months to 5 years</b>	<b>Above 5 years</b>	
Institutional	N/A	5.0000	5.500	6.500	
Individual	6.000	6.500	7.000	7.500	
Prabhu Unnati Muddati* (Remittance)	8.500	8.500	8.500	8.500	
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	N/A	N/A	7.000	7.500	
Prabhu Recurring Fixed Deposit*	N/A	6.500	7.000	7.500	
Swarim Muddati* - 5 Years (For Individual Only)	7.500				
<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	4.00	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
<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)		4.00	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	
<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. Interest rates of similar loan products shall be as per the NRB guidelines.					
6. Interest rate on lending shall be applicable to new loan.					
7. Interest rates for the NRB specified sectors/ borrowers shall be applicable as per the NRB directive.					
8. As per product paper.					
				<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	4.00
				Above 5 Years - 10 Years	4.00
				Above 10 Years - 15 Years	4.00
				Above 15 Years - 20 Years	4.00
				Above 20 Years - 25 Years	4.00
				Low Cost Housing	4.00
				Education Loan	5.00
				<b>Prabhu Loan Against Property (PLAP)</b>	
				Term Loan	5.00
				Individual Revolving Loan	5.00
				<b>Personal Auto Loan**</b>	
				Upto 5 Years	4.00
				Above 5 Years - 8 Years	4.50
				Hire Purchase Loan	4.50
				Loan Against Share	4.50
				Real Estate Loan	5.00
				Gold Loan	5.00
				Other Personal Loans	4.50
				Consortium Lending	As per consortium decision
				<b>FCY denominated Loans</b>	Negotiable
				<b>Fixed Lending Rates</b>	
				Home Loan	9.99
				Auto Loan	11.50



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