Deposit and Lending Interest Rates

With effect from September 18, 2023 (01 Ashwin, 2080)

Deposit Products	Minimum Balance	Interest Rate (% p.a.)
Prabhu Foreign Unnati Savings (Remittance)	-	8.00
Prabhu Unnati Savings (Remittance)	-	8.00
Prabhu Shramik Bachat Khata	-	8.00
Prabhu Shatabdi Savings	25,000.00	7.00
Prabhu Hybrid Savings*	-	7.00
Prabhu Vishista Savings	-	7.00
Prabhu Salary Savings	-	5.00
Prabhu Special Savings	-	5.00
Prabhu Foreign Savings	-	5.00
Prabhu Ashirbad Bachat	-	5.00
Prabhu Goodluck Savings	-	5.00
Prabhu Chetana Bachat Khata	100.00	5.00
Prabhu Welcome Savings	-	5.00
Prabhu Muaabja Savings	-	5.00
Prabhu Khutruke Savings	1,000.00	5.00
Prabhu Senior Citizen Savings	1,000.00	5.00
Prabhu G2P Savings	-	5.00
Prabhu Normal Savings	1,000.00	5.00
Prabhu Online Trading Savings	-	5.00
Prabhu Student Savings	100.00	5.00
Prabhu Anudhan Khata	-	5.00
Prabhu Nari Savings	-	5.00
Prabhu Call Deposits (NPR)	-	Up to 2.50

LCY Fixed Deposits	
Institutional - 6 months and Above	8.00
Individual - 3 months and Above	10.00
Swarnim Muddati* - 5 Years (For Indiviudal Only)	10.00
Prabhu Unnati Muddati* (Remittance) - 3 months and above	11.00
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	10.00
Prabhu Recurring Fixed Deposit*	10.00

FCY Deposits

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)	Equivalent USD 1,000.00	6.55	5.20	6.55
Euro (EUR)		4.95	3.60	4.95
Great Britain Pound (GBP)		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

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 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. 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.

Loan and Advances	Premium (% p.a.) on Base Rate
Export Credit	Up to 3.00
Cash /Cash Eqv. Secured	
Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00
Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00
Corporate /Multinationals	
Trust Receipt /STL/Import Loan	Up to 5.00
Demand Loan	Up to 5.00
Bridge Gap Loan	Up to 5.00
Overdraft	Up to 5.00
Term Loan	Up to 5.00
Hire Purchase Loan	Up to 5.00
Loan Against Share	Up to 5.00
Prabhu SME Loan	
Trust Receipt /STL/Import Loan	Up to 5.00
Demand Loan	Up to 5.00
Bridge Gap Loan	Up to 5.00
Overdraft	Up to 5.00
Term Loan	Up to 5.00
Hire Purchase Loan	Up to 5.00
Loan Against Share	Up to 5.00
Microfinance Loan	
Direct Lending	
Other Deprived loan	Up to 5.00
Deprived Subsidized loan	Up to 2.00
Indirect/Corporate Lending	
Corporate	Up to 5.00
Other Subsidized Loan	Up to 2.00
Consumer Loans	
Prabhu Home Loan-Upto Rs. 15 mio **	
Upto 5 Years	Up to 5.00
Above 5 Years - 10 Years	Up to 5.00
Above 10 Years - 15 Years	Up to 5.00
Above 15 Years - 25 Years	Up to 5.00
Low Cost Housing	Up to 5.00
Education Loan	Up to 5.00
Prabhu Loan Against Property (PLAP)	
Term Loan	Up to 5.00
Individual Revolving Loan	Up to 5.00
Personal Auto Loan**	
Upto 5 Years	Up to 5.00
Above 5 Years - 8 Years	Up to 5.00
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	Up to 5 Years	Above 5 Years
Home Loan	12.99	13.99
Auto Loan	13.50	14.50

prabhu bank

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