

Deposit and Lending Interest Rates

With effect from August 18, 2023 (01 Bhadra, 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	Cash /Cash Eqv. Secured Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Shramik Bachat Khata	-	8.00					
Prabhu Shatabdi Savings	25,000.00	7.00	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Hybrid Savings*	-	7.00	Corporate /Multinationals Trust Receipt /STL/Import Loan Demand Loan Bridge Gap Loan Overdraft Term Loan Hire Purchase Loan Loan Against Share	Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00			
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 Maaabja Savings	-	5.00					
Prabhu Khutruke Savings	1,000.00	5.00	Prabhu SME Loan Trust Receipt /STL/Import Loan Demand Loan Bridge Gap Loan Overdraft Term Loan Hire Purchase Loan Loan Against Share	Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 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					Microfinance Loan Direct Lending Other Deprived loan Deprived Subsidized loan Indirect/Corporate Lending Corporate Other Subsidized Loan	Up to 5.00 Up to 2.00 Up to 5.00 Up to 2.00	
Institutional - 6 months and Above		8.00					
Individual - 3 months and Above		10.00					
Swarnim Muddati* - 5 Years		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	Consumer Loans Prabhu Home Loan-Upto Rs. 15 mio ** Upto 5 Years Above 5 Years - 10 Years Above 10 Years - 15 Years Above 15 Years - 25 Years Low Cost Housing Education Loan Prabhu Loan Against Property (PLAP) Term Loan Individual Revolving Loan Personal Auto Loan** Upto 5 Years Above 5 Years - 8 Years Hire Purchase Loan Loan Against Share Real Estate Loan Gold Loan Other Personal Loans Consortium Lending FCY denominated Loans Fixed Lending Rates Home Loan Auto Loan	Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 Up to 5.00 As per consortium decision Negotiable Up to 5 Years Above 5 Years 12.99 13.99 13.50 14.50			
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 in case 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.							



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