

# Deposit and Lending Interest Rates

## With effect from May 15, 2023 (01 Jestha, 2080)

Deposit Products	Minimum Balance	Interest Rate (% p.a.)	Loan and Advances	Premium (% p.a.) on Base Rate			
Prabhu Foreign Unnati Savings (Remittance)	-	8.40	Export Credit	Up to 3.00			
Prabhu Unnati Savings (Remittance)	-	8.40	<b>Cash /Cash Eqv. Secured</b> Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Shramik Bachat Khata	-	8.40					
Prabhu Shatabdi Savings	25,000.00	7.40	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Hybrid Savings*	-	7.40					
Prabhu Vishista Savings	-	7.40	<b>Corporate /Multinationals</b> Trust Receipt /STL/Import Loan	Up to 5.00			
Prabhu Salary Savings	-	5.40					
Prabhu Special Savings	-	5.40	Demand Loan	Up to 5.00			
Prabhu Foreign Savings	-	5.40	Bridge Gap Loan	Up to 5.00			
Prabhu Ashirbad Bachat	-	5.40	Overdraft	Up to 5.00			
Prabhu Goodluck Savings	-	5.40	Term Loan	Up to 5.00			
Prabhu Chetana Bachat Khata	100.00	5.40	Hire Purchase Loan	Up to 5.00			
Prabhu Welcome Savings	-	5.40	Loan Against Share	Up to 5.00			
Prabhu Muaabja Savings	-	5.40	<b>Prabhu SME Loan</b> Trust Receipt /STL/Import Loan	Up to 5.00			
Prabhu Khutruke Savings	1,000.00	5.40					
Prabhu Senior Citizen Savings	1,000.00	5.40	Demand Loan	Up to 5.00			
Prabhu G2P Savings	-	5.40	Bridge Gap Loan	Up to 5.00			
Prabhu Normal Savings	1,000.00	5.40	Overdraft	Up to 5.00			
Prabhu Online Trading Savings	-	5.40	Term Loan	Up to 5.00			
Prabhu Student Savings	100.00	5.40	Hire Purchase Loan	Up to 5.00			
Prabhu Anudhan Khata	-	5.40	Loan Against Share	Up to 5.00			
Prabhu Sahaj Savings	-	5.40	<b>Microfinance Loan</b> <b>Direct Lending</b> Other Deprived loan	Up to 5.00			
Prabhu Click Savings	-	5.40					
Prabhu Nari Savings	-	5.40	Deprived Subsidized loan	Up to 2.00			
Prabhu Call Deposits (NPR)		Up to 2.70	<b>Indirect/Corporate Lending</b> Corporate	Up to 5.00			
<b>LCY Fixed Deposits</b>			<b>Other Subsidized Loan</b>	Up to 2.00			
Institutional (Bidding) - 6 months and above		* additional upto 50 bps on institutional Fixed Deposit	<b>Consumer Loans</b> <b>Prabhu Home Loan-Upto Rs. 15 mio **</b> Upto 5 Years	Up to 5.00			
Institutional - 6 months and above		7.99					
Individual - 3 months and above		9.99	Above 5 Years - 10 Years	Up to 5.00			
Swarnim Muddati* - 5 Years		9.99	Above 10 Years - 15 Years	Up to 5.00			
Prabhu Unnati Muddati* (Remittance) - 3 months and above		11.51	Above 15 Years - 25 Years	Up to 5.00			
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		9.99	Low Cost Housing	Up to 5.00			
Prabhu Recurring Fixed Deposit*		9.99	Education Loan	Up to 5.00			
Prabhu Recurring Flexi Fixed Deposit*		9.99	<b>Prabhu Loan Against Property (PLAP)</b> Term Loan	Up to 5.00			
<b>FCY Deposits</b>			Individual Revolving Loan	Up to 5.00			
Currencies	Minimum Balance	Fixed Deposit 6 months and above (Institutional)	Fixed Deposit 3 months and above (Individual)	Saving Deposit	Call Deposit	<b>Personal Auto Loan**</b> Upto 5 Years	Up to 5.00
US Dollar(USD)	50.00	7.25	7.25	5.75	2.875		
Euro (EUR)	50.00	5.50	5.50	4.00	2.000	Above 5 Years - 8 Years	Up to 5.00
Great Britain Pound (GBP)	50.00	6.25	6.25	4.75	2.375	Hire Purchase Loan	Up to 5.00
Australian Dollar (AUD)	50.00	6.60	6.60	5.10	2.550		
Japanese Yen (JPY)	50.00	3.90	3.90	2.40	1.200	Loan Against Share	Up to 5.00
Chinese Yuan (CNY)	50.00	7.65	7.65	6.15	3.075	Real Estate Loan	Up to 5.00
<b>Prabhu NRN and Foreign Institutional FCY Deposits*</b>	Minimum Balance	Fixed Deposit- 1 year and above	Saving Deposits	Foreign Institutional Fixed Deposit - 1 Year and above		Gold Loan	Up to 5.00
	US Dollar (USD)	Equivalent	7.25	5.75	7.25	Other Personal Loans	Up to 5.00
Euro (EUR)	USD 1,000.00	5.50	4.00	5.50		Consortium Lending	Up to 5.00
Great Britain Pound (GBP)		6.25	4.75	6.25		<b>FCY denominated Loans</b>	As per consortium decision
Australian Dollar(AUD)		6.60	5.10	6.60			
Japanese Yen (JPY)		3.90	2.40	3.90		<b>Fixed Lending Rates</b> Home Loan	Negotiable
Chinese Yuan (CNY)		7.65	6.15	7.65			
<b>*Conditions apply, ** Bucket Wise</b>						Auto Loan	Up to 5.00
<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. Interest posting on all products shall be done on quarterly basis.							
						<b>Up to 5 Years</b>	<b>Above 5 Years</b>
						12.99	13.99
						13.50	14.50



Head Office: Babarmahal, Kathmandu, Nepal  
 Tel: 977-1-4788500, Fax: 977-1-4780588  
 E-mail: info@prabhubank.com, URL: www.prabhubank.com  
 SWIFT : PRVUNPKA