

Deposit and Lending Interest Rates

With effect from April 14, 2023 (01 Baishakh, 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				
Prabhu Shramik Bachat Khata	-	8.40				
Prabhu Shatabdi Savings	25,000.00	7.40	Cash /Cash Eqv. Secured			
Prabhu Hybrid Savings*	-	7.40	Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00		
Prabhu Vishista Savings	-	7.40		Base Rate or Coupon Rate whichever is higher plus 2.00		
Prabhu Salary Savings	-	5.40	Against Govt. Bonds			
Prabhu Special Savings	-	5.40				
Prabhu Foreign Savings	-	5.40	Corporate /Multinationals			
Prabhu Ashirbad Bachat	-	5.40	Trust Receipt /STL/Import Loan	Up to 5.00		
Prabhu Goodluck Savings	-	5.40	Demand Loan	Up to 5.00		
Prabhu Chetana Bachat Khata	100.00	5.40	Bridge Gap Loan	Up to 5.00		
Prabhu Welcome Savings	-	5.40	Overdraft	Up to 5.00		
Prabhu Muaabja Savings	-	5.40	Term Loan	Up to 5.00		
Prabhu Khutruke Savings	1,000.00	5.40	Hire Purchase Loan	Up to 5.00		
Prabhu Senior Citizen Savings	1,000.00	5.40	Loan Against Share	Up to 5.00		
Prabhu G2P Savings	-	5.40				
Prabhu Normal Savings	1,000.00	5.40	Prabhu SME Loan			
Prabhu Online Trading Savings	-	5.40	Trust Receipt /STL/Import Loan	Up to 5.00		
Prabhu Student Savings	100.00	5.40	Demand Loan	Up to 5.00		
Prabhu Anudhan Khata	-	5.40	Bridge Gap Loan	Up to 5.00		
Prabhu Sahaj Savings	-	5.40	Overdraft	Up to 5.00		
Prabhu Click Savings	-	5.40	Term Loan	Up to 5.00		
Prabhu Nari Savings	-	5.40	Hire Purchase Loan	Up to 5.00		
Prabhu Call Deposits (NPR)	-	Up to 2.70	Loan Against Share	Up to 5.00		
LCY Fixed Deposits						
Institutional (Bidding) - 6 months and above		* additional upto 50 bps on institutional Fixed Deposit				
Institutional - 6 months and above		7.99				
Individual - 3 months and above		9.99				
Swarnim Muddati* - 5 Years		9.99				
Prabhu Unnati Muddati* (Remittance) - 3 months and above		11.51				
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		9.99				
Prabhu Recurring Fixed Deposit*		9.99				
Prabhu Recurring Flexi Fixed Deposit*		9.99				
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	7.25	7.25	5.75	2.875	Consumer Loans
Euro (EUR)	50.00	5.50	5.50	4.00	2.000	Prabhu Home Loan-Upto Rs. 15 mio **
Great Britain Pound (GBP)	50.00	6.25	6.25	4.75	2.375	Upto 5 Years
Australian Dollar (AUD)	50.00	6.60	6.60	5.10	2.550	Above 5 Years - 10 Years
Japanese Yen (JPY)	50.00	3.90	3.90	2.40	1.200	Above 10 Years - 15 Years
Chinese Yuan (CNY)	50.00	7.65	7.65	6.15	3.075	Above 15 Years - 25 Years
						Low Cost Housing
						Education Loan
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		Prabhu Loan Against Property (PLAP)
US Dollar (USD)		7.25	5.75	7.25		Term Loan
Euro (EUR)	Equivalent	5.50	4.00	5.50		Individual Revolving Loan
Great Britain Pound (GBP)	USD 1,000.00	6.25	4.75	6.25		
Australian Dollar(AUD)		6.60	5.10	6.60		Personal Auto Loan**
Japanese Yen (JPY)		3.90	2.40	3.90		Upto 5 Years
Chinese Yuan (CNY)		7.65	6.15	7.65		Above 5 Years - 8 Years
*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.						



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