

# Deposit and Lending Interest Rates

## With effect from June 16, 2023 (01 Asadh, 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		
Prabhu Hybrid Savings*		-	7.40		
Prabhu Vishista Savings		-	7.40	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00
Prabhu Salary Savings		-	5.40	<b>Corporate /Multinationals</b> Trust Receipt /STL/Import Loan	Up to 5.00
Prabhu Special Savings		-	5.40		
Prabhu Foreign Savings		-	5.40		
Prabhu Ashirbad Bachat		-	5.40		
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	<b>Prabhu SME Loan</b> Trust Receipt /STL/Import Loan	Up to 5.00
Prabhu Normal Savings		1,000.00	5.40		
Prabhu Online Trading Savings		-	5.40		
Prabhu Student Savings		100.00	5.40		
Prabhu Anudhan Khata		-	5.40	Demand Loan	Up to 5.00
Prabhu Sahaj Savings		-	5.40	Bridge Gap Loan	Up to 5.00
Prabhu Click Savings		-	5.40	Overdraft	Up to 5.00
Prabhu Nari Savings		-	5.40	Term Loan	Up to 5.00
Prabhu Call Deposits (NPR)		-	Up to 2.70	Hire Purchase Loan	Up to 5.00
<b>LCY Fixed Deposits</b>				Loan Against Share	Up to 5.00
Institutional - 6 months and above			7.99	<b>Microfinance Loan</b> <b>Direct Lending</b>	Up to 5.00
Individual - 3 months and above			9.99		
Swarnim Muddati* - 5 Years			9.99	Other Deprived loan	Up to 5.00
Prabhu Unnati Muddati* (Remittance) - 3 months and above			11.51	Deprived Subsidized loan	Up to 2.00
Prabhu Hybrid Bachat Khata (Fixed Deposit)*			9.99	<b>Indirect/Corporate Lending</b> Corporate	Up to 5.00
Prabhu Recurring Fixed Deposit*			9.99		
Prabhu Recurring Flexi Fixed Deposit*			9.99	<b>Other Subsidized Loan</b>	Up to 2.00
<b>FCY Deposits</b>					
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
Euro (EUR)	50.00	5.50	5.50	4.00	2.000
Great Britain Pound (GBP)	50.00	6.25	6.25	4.75	2.375
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
Chinese Yuan (CNY)	50.00	7.65	7.65	6.15	3.075
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)		7.25	5.75	7.25	
Euro (EUR)		5.50	4.00	5.50	
Great Britain Pound (GBP)	Equivalent	6.25	4.75	6.25	
Australian Dollar(AUD)	USD 1,000.00	6.60	5.10	6.60	
Japanese Yen (JPY)		3.90	2.40	3.90	
Chinese Yuan (CNY)		7.65	6.15	7.65	
<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. As per product paper					
6. Interest posting on all products shall be done on quarterly basis.					
7. Institutional Fixed Deposit (Bidding) - 6 months and above:- additional upto 50 bps on above deposit					
				<b>FCY denominated Loans</b>	Negotiable
				<b>Fixed Lending Rates</b>	
				Home Loan	Up to 5 Years
				Auto Loan	Above 5 Years
					12.99
					13.50
					13.99
					14.50



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