

Deposit and Lending Interest Rates

With effect from May 15, 2025 (01 Jestha 2082)

Deposit Products		Minimum Balance	Interest Rate (% p.a.)	Loan and Advances	Minimum Premium (% p.a.) on Base Rate	Maximum Premium (% p.a.) on Base Rate		
Prabhu Foreign Unnati Savings (Remittance)	-	-	6.000	Export Credit	1.00	3.00		
Prabhu Unnati Savings (Remittance)	-	-	6.000	Cash /Cash Eqv. Secured	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Shramik Bachat Khata	-	-	6.000	Against Own FDR /Cash				
Prabhu Shatabdi Savings	25,000.00	-	5.000	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Hybrid Savings*	-	-	5.000	Corporate /Multinationals	1.50	3.50		
Prabhu Vishista Savings	-	-	5.000	Trust Receipt /STL/Import Loan				
Prabhu Salary Savings	-	-	3.000	Demand Loan	2.00	4.00		
Prabhu Special Savings	-	-	3.000	Bridge Gap Loan	3.00	5.00		
Prabhu Foreign Savings	-	-	3.000	Overdraft/ Cash Credit	2.00	4.00		
Prabhu Ashirbad Bachat	-	-	3.000	Term Loan	2.00	4.00		
Prabhu Goodluck Savings	-	-	3.000	Hire Purchase Loan	2.00	4.00		
Prabhu Chetana Bachat Khata	100.00	-	3.000	Loan Against Share	3.00	5.00		
Prabhu Welcome Savings	-	-	3.000	Prabhu SME Loan	2.00	4.00		
Prabhu Muaabja Savings	-	-	3.000	Trust Receipt /STL/Import Loan				
Prabhu Khutruke Savings	100.00	-	3.000	Demand Loan	2.00	4.00		
Prabhu Senior Citizen Savings	100.00	-	3.000	Bridge Gap Loan	3.00	5.00		
Prabhu G2P Savings	-	-	3.000	Overdraft/ Cash Credit	2.00	4.00		
Prabhu Normal Savings	100.00	-	3.000	Term Loan	2.50	4.50		
Prabhu Online Trading Savings	-	-	3.000	Hire Purchase Loan	2.00	4.00		
Prabhu Student Savings	100.00	-	3.000	Loan Against Share	3.00	5.00		
Prabhu Anudhan Khata	-	-	3.000	Prabhu Sana Byabasaya Karja	1.30	3.30		
Prabhu Nari Savings	-	-	3.000	Microfinance Loan	2.00	4.00		
Prabhu Call Deposits (NPR)	-	-	Up to 0.25	Other Deprived loan				
				Deprived Subsidized loan	-	2.00		
				Indirect/Corporate Lending	-	2.00		
				Corporate				
				Other Subsidized Loan	-	2.00		
				Consumer Loans				
				Prabhu Home Loan-Upto Rs. 15 mio **	2.00	4.00		
				Upto 5 Years				
				Above 5 Years - 10 Years				
				Above 10 Years - 15 Years				
				Above 15 Years - 20 Years				
				Above 20 Years - 25 Years				
				Low Cost Housing	2.00	4.00		
				Education Loan	3.00	5.00		
				Foneloan***	Base rate +7% premium			
				Prabhu Loan Against Property (PLAP)	3.00	5.00		
				Term Loan				
				Individual Revolving Loan	3.00	5.00		
				Personal Auto Loan**	2.00	4.00		
				Upto 5 Years				
				Above 5 Years - 8 Years	2.50	4.50		
				Hire Purchase Loan	2.50	4.50		
				Loan Against Share	2.50	4.50		
				Real Estate Loan	3.00	5.00		
				Gold Loan	3.00	5.00		
				Other Personal Loans	2.50	4.50		
				Consortium Lending	As per consortium decision			
				FCY denominated Loans				
				Negotiable				