

With effect from August 17 2024 (01 Bhadra 2081)

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	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Shramik Bachat Khata		-	6.000						
Prabhu Shatabdi Savings		25,000.00	5.000	Against Own FDR /Cash					
Prabhu Hybrid Savings*		-	5.000	Against Govt. Bonds					
Prabhu Vishista Savings		-	5.000	Corporate /Multinationals	1.50	3.50			
Prabhu Salary Savings		-	3.000						
Prabhu Special Savings		-	3.000						
Prabhu Foreign Savings		-	3.000						
Prabhu Ashirbad Bachat		-	3.000						
Prabhu Goodluck Savings		-	3.000						
Prabhu Chetana Bachat Khata		100.00	3.000						
Prabhu Welcome Savings		-	3.000						
Prabhu Muaabja Savings		-	3.000						
Prabhu Khutruke Savings		1,000.00	3.000						
Prabhu Senior Citizen Savings		1,000.00	3.000	Prabhu SME Loan	2.00	4.00			
Prabhu G2P Savings		-	3.000						
Prabhu Normal Savings		1,000.00	3.000						
Prabhu Online Trading Savings		-	3.000						
Prabhu Student Savings		100.00	3.000						
Prabhu Anudhan Khata		-	3.000						
Prabhu Nari Savings		-	3.000						
Prabhu Call Deposits (NPR)		-	Up to 0.50						
LCY Fixed Deposits		6 months to 12 months	Above 12 months to 5 years				Above 5 years		
Institutional		3.100	4.100				5.100		
Individual		5.100	5.600	6.100					
Prabhu Unnati Muddati* (Remittance)		7.100	7.100	7.100					
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		N/A	5.600	6.100					
Prabhu Recurring Fixed Deposit*		5.100	5.60	6.100					
Swarnim Muddati* - 5 Years (For Individual Only)		6.100							
FCY Deposits						Indirect/Corporate Lending			
Currencies	Minimum Balance	Fixed Deposit 6 months and above (Institutional)	Fixed Deposit 3 months and above (Individual)	Saving Deposit	Call Deposit	Corporate			
US Dollar(USD)	50.00	4.00	4.00	3.00	1.500	2.00			
Euro (EUR)	50.00	3.00	3.00	2.00	1.000				
Great Britain Pound (GBP)	50.00	3.50	3.50	2.00	1.000	2.25			
Australian Dollar (AUD)	50.00	3.50	3.50	2.50	1.250				
Japanese Yen (JPY)	50.00	2.25	2.25	1.50	0.750	2.50			
Chinese Yuan (CNY)	50.00	3.75	3.75	2.75	1.375				
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		Low Cost Housing			
US Dollar (USD)	Equivalent USD 1,000.00	4.00	3.00	4.00		2.00			
Euro (EUR)		3.00	2.00	3.00		3.00			
Great Britain Pound (GBP)		3.50	2.00	3.50					
Australian Dollar(AUD)		3.50	2.50	3.50					
Japanese Yen (JPY)		2.25	1.50	2.25					
Chinese Yuan (CNY)		3.75	2.75	3.75					
*Conditions apply, ** Bucket Wise						Prabhu Loan Against Property (PLAP)			
Note :						Term Loan			
1. The above interest rates are only indicative and subject to vary staying within the guidelines of NRB.						Individual Revolving Loan			
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. Interest rates of similar loan products shall be as per the NRB guidelines.									
6. Interest rate on lending shall be applicable to new loan.									
7. Interest rates for the NRB specified sectors/ borrowers shall be applicable as per the NRB directive.									
8. As per product paper.									
						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			
						Up to 5 Years			
						Above 5 Years			
						Home Loan			
						Auto Loan			



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