

## **Deposit and Lending Interest Rates**

**With effect from August 17 2024 (01 Bhadra 2081)**

<b>Deposit Products</b>		<b>Minimum Balance</b>	<b>Interest Rate (% p.a.)</b>	<b>Loan and Advances</b>	<b>Minimum Premium (% p.a.) on Base Rate</b>	<b>Maximum Premium (% p.a.) on Base Rate</b>
Prabhu Foreign Unnati Savings (Remittance)		-	6.000	Export Credit	1.00	3.00
Prabhu Unnati Savings (Remittance)		-	6.000			
Prabhu Shramik Bachat Khata		-	6.000	<u>Cash /Cash Eqv. Secured</u>		
Prabhu Shatabdi Savings		25,000.00	5.000	Against Own FDR /Cash		
Prabhu Hybrid Savings*		-	5.000		Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Vishista Savings		-	5.000		Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Salary Savings		-	3.000	Against Govt. Bonds		
Prabhu Special Savings		-	3.000			
Prabhu Foreign Savings		-	3.000			
Prabhu Ashirbad Bachat		-	3.000	<u>Corporate /Multinationals</u>		
Prabhu Goodluck Savings		-	3.000	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Chetana Bachat Khata		100.00	3.000	Demand Loan	2.00	4.00
Prabhu Welcome Savings		-	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Muaabja Savings		-	3.000	Overdraft	2.00	4.00
Prabhu Khutruke Savings		1,000.00	3.000	Term Loan	2.00	4.00
Prabhu Senior Citizen Savings		1,000.00	3.000	Hire Purchase Loan	2.00	4.00
Prabhu G2P Savings		-	3.000	Loan Against Share	3.00	5.00
Prabhu Normal Savings		1,000.00	3.000			
Prabhu Online Trading Savings		-	3.000	<u>Prabhu SME Loan</u>		
Prabhu Student Savings		100.00	3.000	Trust Receipt /STL/Import Loan	2.00	4.00
Prabhu Anudhan Khata		-	3.000	Demand Loan	2.00	4.00
Prabhu Nari Savings		-	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Call Deposits (NPR)		-	Up to 0.50	Overdraft	2.00	4.00
				Term Loan	2.50	4.50
				Hire Purchase Loan	2.00	4.00
<b>LCY Fixed Deposits</b>		<b>6 months to 12 months</b>	<b>Above 12 months to 5 years</b>	<b>Above 5 years</b>		
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		
<b>FCY Deposits</b>						
<b>Currencies</b>	<b>Minimum Balance</b>	<b>Fixed Deposit 6 months and above (Institutional)</b>	<b>Fixed Deposit 3 months and above (Individual)</b>	<b>Saving Deposit</b>	<b>Call Deposit</b>	
US Dollar(USD)	50.00	4.00	4.00	3.00	1.500	
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	
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	
Chinese Yuan (CNY)	50.00	3.75	3.75	2.75	1.375	
<b>Prabhu NRN and Foreign Institutional FCY Deposits*</b>	<b>Minimum Balance</b>	<b>Fixed Deposit- 1 year and above</b>	<b>Saving Deposits</b>	<b>Foreign Institutional Fixed Deposit - 1 Year and above</b>		
US Dollar (USD)		4.00	3.00	4.00		
Euro (EUR)		3.00	2.00	3.00		
Great Britain Pound (GBP)	Equivalent	3.50	2.00	3.50		
Australian Dollar(AUD)	USD 1,000.00	3.50	2.50	3.50		
Japanese Yen (JPY)		2.25	1.50	2.25		
Chinese Yuan (CNY)		3.75	2.75	3.75		
<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. 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.						
<b>FCY denominated Loans</b>						
<b>Fixed Lending Rates</b>						
<b>Up to 5 Years</b>		<b>Above 5 Years</b>				
Home Loan		11.99				
Auto Loan		11.50				