

With effect from March 14, 2025 (01 Chaitra 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				
Prabhu Shramik Bachat Khata	-	6.000	Cash /Cash Eqv. Secured			
Prabhu Shatabdi Savings	25,000.00	5.000	Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00		
Prabhu Hybrid Savings*	-	5.000				
Prabhu Vishista Savings	-	5.000	Against Govt. Bond	Base Rate or Coupon Rate whichever is higher plus 2.00		
Prabhu Salary Savings	-	3.000				
Prabhu Special Savings	-	3.000				
Prabhu Foreign Savings	-	3.000				
Prabhu Ashirbad Bachat	-	3.000	Corporate /Multinationals			
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 Maaabja Savings	-	3.000	Overdraft/ Cash Credit	2.00	4.00	
Prabhu Khutruke Savings	100.00	3.000	Term Loan	2.00	4.00	
Prabhu Senior Citizen Savings	100.00	3.000	Hire Purchase Loan	2.00	4.00	
Prabhu G2P Savings	-	3.000	Loan Against Share	3.00	5.00	
Prabhu Normal Savings	100.00	3.000				
Prabhu Online Trading Savings	-	3.000	Prabhu SME Loan			
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	
			Overdraft/ Cash Credit	2.00	4.00	
Prabhu Call Deposits (NPR)	-	Up to 0.50	Term Loan	2.50	4.50	
			Hire Purchase Loan	2.00	4.00	
			Loan Against Share	3.00	5.00	
			Prabhu Sana Byabasaya Karja	1.30	3.30	
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	5.600	6.100		
Swamim Muddati* - 5 Years (For Individual Only)	6.100					
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	3.60	3.60	2.70	1.350	
Euro (EUR)	50.00	2.70	2.70	1.80	0.900	
Great Britain Pound (GBP)	50.00	3.15	3.15	1.80	0.900	
Australian Dollar (AUD)	50.00	3.15	3.15	2.25	1.125	
Japanese Yen (JPY)	50.00	2.03	2.03	1.35	0.675	
Chinese Yuan (CNY)	50.00	3.40	3.40	2.50	1.250	
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)		3.60	2.70	3.60		
Euro (EUR)		2.70	1.80	2.70		
Great Britain Pound (GBP)	Equivalent	3.15	1.80	3.15		
Australian Dollar(AUD)	USD 1,000.00	3.15	2.25	3.15		
Japanese Yen (JPY)		2.03	1.35	2.03		
Chinese Yuan (CNY)		3.40	2.50	3.40		
*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 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.						
Indirect/Corporate Lending						
Corporate					-	2.00
Other Subsidized Loan					-	2.00
Consumer Loans						
Prabhu Home Loan-Upto Rs. 15 mio **						
Upto 5 Years					2.00	4.00
Above 5 Years - 10 Years					2.25	4.00
Above 10 Years - 15 Years					2.50	4.00
Above 15 Years - 20 Years					2.75	4.00
Above 20 Years - 25 Years					3.00	4.00
Low Cost Housing					2.00	4.00
Education Loan					3.00	5.00
Prabhu Loan Against Property (PLAP)						
Term Loan					3.00	5.00
Individual Revolving Loan					3.00	5.00
Personal Auto Loan**						
Upto 5 Years					2.00	4.00
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	
Fixed Lending Rates					Up to 5 Years	Above 5 Years
Home Loan					9.99	11.99
Auto Loan					9.50	11.50



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