

**Deposit and Lending Interest Rates**  
**With effect from January 14 2025 (01 Magh 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	<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		-	6.000			
Prabhu Shatabdi Savings		25,000.00	5.000			
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	<b>Corporate /Multinationals</b> Trust Receipt /STL/Import Loan Demand Loan Bridge Gap Loan Overdraft/ Cash Credit Term Loan Hire Purchase Loan Loan Against Share	1.50 2.00 3.00 2.00 2.00 2.00 2.00 3.00	3.50 4.00 5.00 4.00 4.00 4.00 4.00 5.00
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		100.00	3.000			
Prabhu Senior Citizen Savings		100.00	3.000			
Prabhu G2P Savings		-	3.000			
Prabhu Normal Savings		100.00	3.000	<b>Prabhu SME Loan</b> Trust Receipt /STL/Import Loan Demand Loan Bridge Gap Loan Overdraft/ Cash Credit Term Loan Hire Purchase Loan Loan Against Share	2.00 2.00 3.00 2.00 2.50 2.00 3.00	4.00 4.00 5.00 4.00 4.50 4.00 5.00
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			
<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	5.600	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	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	
<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)	Equivalent USD 1,000.00	3.60	2.70	3.60		
Euro (EUR)		2.70	1.80	2.70		
Great Britain Pound (GBP)		3.15	1.80	3.15		
Australian Dollar(AUD)		3.15	2.25	3.15		
Japanese Yen (JPY)		2.03	1.35	2.03		
Chinese Yuan (CNY)		3.40	2.50	3.40		
<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.						



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