

Deposit and Lending Interest Rates

With effect from December 16 2024 (01 Poush 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				
Prabhu Hybrid Savings*		-	5.000					
Prabhu Vishista Savings		-	5.000	Against Govt. Bond				
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	Corporate /Multinationals				
Prabhu Welcome Savings		-	3.000	Trust Receipt /STL/Import Loan	1.50	3.50		
Prabhu Muabja Savings		-	3.000	Demand Loan	2.00	4.00		
Prabhu Khutruke Savings		1,000.00	3.000	Bridge Gap Loan	3.00	5.00		
Prabhu Senior Citizen Savings		1,000.00	3.000	Overdraft/ Cash Credit	2.00	4.00		
Prabhu G2P Savings		-	3.000	Term Loan	2.00	4.00		
Prabhu Normal Savings		1,000.00	3.000	Hire Purchase Loan	2.00	4.00		
Prabhu Online Trading Savings		-	3.000	Loan Against Share	3.00	5.00		
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	5.600	6.100				
Swarnim Muddati* - 5 Years (For Individuall 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.								
Prabhu Loan Against Property (PLAP)								
					3.00	5.00		
					3.00	5.00		
Personal Auto Loan**								
					2.00	4.00		
					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			
				9.99	11.99			
				9.50	11.50			