

Deposit and Lending Interest Rates

With effect from September 17, 2024 (01 Ashwin 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			
Prabhu Shatabdi Savings		25,000.00	5.000	<u>Cash /Cash Eqv. Secured</u>		
Prabhu Hybrid Savings*		-	5.000	Against Own FDR /Cash		
Prabhu Vishista Savings		-	5.000			
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	<u>Corporate /Multinationals</u>		
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			
<u>LCY Fixed Deposits</u>		<u>6 months to 12 months</u>	<u>Above 12 months to 5 years</u>			
Institutional		3.100	4.100			
Individual		5.100	5.600			
Prabhu Unnati Muddati* (Remittance)		7.100	7.100			
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		N/A	5.600			
Prabhu Recurring Fixed Deposit*		5.100	5.60			
Swarnim Muddati* - 5 Years (For Individual Only)			6.100			
<u>FCY Deposits</u>						
<u>Currencies</u>	<u>Minimum Balance</u>	<u>Fixed Deposit 6 months and above (Institutional)</u>	<u>Fixed Deposit 3 months and above (Individual)</u>	<u>Saving Deposit</u>	<u>Call Deposit</u>	
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	
<u>Prabhu NRN and Foreign Institutional FCY Deposits*</u>	<u>Minimum Balance</u>	<u>Fixed Deposit- 1 year and above</u>	<u>Saving Deposits</u>	<u>Foreign Institutional Fixed Deposit - 1 Year and above</u>		
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		
<u>*Conditions apply, ** Bucket Wise</u>						
<u>Note :</u>						
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.						
<u>Negotiable</u>						
<u>FCY denominated Loans</u>						
<u>Fixed Lending Rates</u>						
<u>Up to 5 Years</u>		<u>Above 5 Years</u>				
Home Loan		9.99				
Auto Loan		9.50				