

# 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	<b>Cash /Cash Eqv. Secured</b>		
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	Against Govt. Bond	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Vishista Savings	-	5.000			
Prabhu Salary Savings	-	3.000			
Prabhu Special Savings	-	3.000			
Prabhu Foreign Savings	-	3.000	<b>Corporate /Multinationals</b>		
Prabhu Ashirbad Bachat	-	3.000	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Goodluck Savings	-	3.000	Demand Loan	2.00	4.00
Prabhu Chetana Bachat Khata	100.00	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Welcome Savings	-	3.000	Overdraft/ Cash Credit	2.00	4.00
Prabhu Muaabja Savings	-	3.000	Term Loan	2.00	4.00
Prabhu Khutruke Savings	1,000.00	3.000	Hire Purchase Loan	2.00	4.00
Prabhu Senior Citizen Savings	1,000.00	3.000	Loan Against Share	3.00	5.00
Prabhu G2P Savings	-	3.000			
Prabhu Normal Savings	1,000.00	3.000	<b>Prabhu SME Loan</b>		
Prabhu Online Trading Savings	-	3.000	Trust Receipt /STL/Import Loan	2.00	4.00
Prabhu Student Savings	100.00	3.000	Demand Loan	2.00	4.00
Prabhu Anudhan Khata	-	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Nari Savings	-	3.000	Overdraft/ Cash Credit	2.00	4.00
			Term Loan	2.50	4.50
Prabhu Call Deposits (NPR)	-	Up to 0.50	Hire Purchase Loan	2.00	4.00
			Loan Against Share	3.00	5.00
			Prabhu Sana Byabasaya Karja	1.30	3.30
<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>Negotiable</b>	
			<b>Fixed Lending Rates</b>	<b>Up to 5 Years</b>	<b>Above 5 Years</b>
			Home Loan	9.99	11.99
			Auto Loan	9.50	11.50



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