

# 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	<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		
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	<b>Corporate /Multinationals</b>		
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 Muaabja Savings	-	3.000	Overdraft/ Cash Credit	2.00	4.00
Prabhu Khutruke Savings	1,000.00	3.000	Term Loan	2.00	4.00
Prabhu Senior Citizen Savings	1,000.00	3.000	Hire Purchase Loan	2.00	4.00
Prabhu G2P Savings	-	3.000	Loan Against Share	3.00	5.00
Prabhu Normal Savings	1,000.00	3.000			
Prabhu Online Trading Savings	-	3.000	<b>Prabhu SME Loan</b>		
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
Prabhu Call Deposits (NPR)	-	Up to 0.50	Overdraft/ Cash Credit	2.00	4.00
			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
			<b>Microfinance Loan</b>		
			<b>Direct Lending</b>		
			Other Deprived loan	2.00	4.00
			Deprived Subsidized loan	-	2.00
			<b>Indirect/Corporate Lending</b>		
			Corporate	-	2.00
			Other Subsidized Loan	-	2.00
			<b>Consumer Loans</b>		
			<b>Prabhu Home Loan-Upto Rs. 15 mio **</b>		
			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
			<b>Prabhu Loan Against Property (PLAP)</b>		
			Term Loan	3.00	5.00
			Individual Revolving Loan	3.00	5.00
			<b>Personal Auto Loan**</b>		
			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	
			<b>FCY denominated Loans</b>	Negotiable	
			<b>Fixed Lending Rates</b>		
			Home Loan	Up to 5 Years	Above 5 Years
			Auto Loan	9.99	11.99
				9.50	11.50



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- Note :**
- The above interest rates are only indicative and subject to vary staying within the guidelines of NRB.
  - Penal interest of additional 2% p.a. will be applied on the overdue amount or expired loan.
  - Additional 2 % premium may be charged in case of watchlist and other degraded account including 3rd party collateral based loans.
  - Bills Under import LC (BLC) and other forced loan will attract additional 2% p.a. on above highest interest premium plus base rate.
  - Interest rates of similar loan products shall be as per the NRB guidelines.
  - Interest rate on lending shall be applicable to new loan.
  - Interest rates for the NRB specified sectors/ borrowers shall be applicable as per the NRB directive.
  - As per product paper.

\*Conditions apply, \*\* Bucket Wise