

Deposit and Lending Interest Rates

With effect from June 15, 2025 (01 Asadh 2082)

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	Cash /Cash Eqv. Secured		
Prabhu Hybrid Savings*		-	5.000	Against Own FDR /Cash		
Prabhu Vishista Savings		-	5.000			
Prabhu Salary Savings		-	3.000			
Prabhu Special Savings		-	3.000	Against Govt. Bonds		
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		100.00	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Senior Citizen Savings		100.00	3.000	Overdraft/ Cash Credit	2.00	4.00
Prabhu G2P Savings		-	3.000	Term Loan	2.00	4.00
Prabhu Normal Savings		100.00	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 0.25			
LCY Fixed Deposits		6 months to 24 months	Above 24 months to 5 years	Above 5 years		
Institutional		3.000	4.000	5.000		
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		
Swamin Muddati* - 5 Years (For Individual 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		
<i>*Conditions apply, ** Bucket Wise *** Fixed at the time of disbursement</i>						
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 penal rate of 2.00% p.a may be charged in case of loan is used other than intended purpose and any activities conducted to degrade mortgage properties.						
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. Interest on Credit Card is 2.5% p.m. (if applicable).						
9. As per product paper.						
FCY denominated Loans						
Fixed Lending Rates						
Up to 5 Years						
Home Loan						
9.99						
Above 5 Years						
Auto Loan						
9.50						
Negotiable						
Up to 5 Years						
11.99						
Above 5 Years						
11.50						