

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	Cash /Cash Eqv. Secured	Against Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Shramik Bachat Khata	-	6.000				
Prabhu Shatabdi Savings	25,000.00	5.000	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00		
Prabhu Hybrid Savings*	-	5.000	Corporate /Multinationals	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Vishista Savings	-	5.000				
Prabhu Salary Savings	-	3.000				
Prabhu Special Savings	-	3.000	Demand Loan	2.00	4.00	
Prabhu Foreign Savings	-	3.000	Bridge Gap Loan	3.00	5.00	
Prabhu Ashirbad Bachat	-	3.000	Overdraft/ Cash Credit	2.00	4.00	
Prabhu Goodluck Savings	-	3.000	Term Loan	2.00	4.00	
Prabhu Chetana Bachat Khata	100.00	3.000	Hire Purchase Loan	2.00	4.00	
Prabhu Welcome Savings	-	3.000	Loan Against Share	3.00	5.00	
Prabhu Muaabja Savings	-	3.000	Prabhu SME Loan	Trust Receipt /STL/Import Loan	2.00	4.00
Prabhu Khutruke Savings	100.00	3.000				
Prabhu Senior Citizen Savings	100.00	3.000				
Prabhu G2P Savings	-	3.000	Demand Loan	2.00	4.00	
Prabhu Normal Savings	100.00	3.000	Bridge Gap Loan	3.00	5.00	
Prabhu Online Trading Savings	-	3.000	Overdraft/ Cash Credit	2.00	4.00	
Prabhu Student Savings	100.00	3.000	Term Loan	2.50	4.50	
Prabhu Anudhan Khata	-	3.000	Hire Purchase Loan	2.00	4.00	
Prabhu Nari Savings	-	3.000	Loan Against Share	3.00	5.00	
Prabhu Call Deposits (NPR)	-	Up to 0.25	Prabhu Sana Byabasaya Karja	1.30	3.30	
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		
Swamim 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	Low Cost Housing	2.00
Euro (EUR)		2.70	1.80	2.70	Education Loan	3.00
Great Britain Pound (GBP)	Equivalent	3.15	1.80	3.15	Foneloan***	Base rate +7% premium
Australian Dollar(AUD)	USD 1,000.00	3.15	2.25	3.15	Prabhu Loan Against Property (PLAP)	
Japanese Yen (JPY)		2.03	1.35	2.03	Term Loan	3.00
Chinese Yuan (CNY)		3.40	2.50	3.40	Individual Revolving Loan	3.00
*Conditions apply, ** Bucket Wise *** Fixed at the time of disbursement						
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.						
Fixed Lending Rates				Up to 5 Years	Above 5 Years	
Home Loan				9.99	11.99	
Auto Loan				9.50	11.50	



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