

**Deposit and Lending Interest Rates**  
**With effect from July 16 2024 (01 Shrawan 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	<b>Cash /Cash Eqv. Secured</b>	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 Own FDR /Cash	Base Rate or Coupon Rate whichever is higher plus 2.00			
Prabhu Hybrid Savings*	-	5.000					
Prabhu Vishista Savings	-	5.000	Against Govt. Bonds				
Prabhu Salary Savings	-	3.000	<b>Corporate /Multinationals</b>				
Prabhu Special Savings	-	3.000					
Prabhu Foreign Savings	-	3.000					
Prabhu Ashirbad Bachat	-	3.000					
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	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	<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	2.00	4.00	
Prabhu Call Deposits (NPR)	-	Up to 1.50		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>LCY Fixed Deposits</b>		<b>3 months to 5 months</b>	<b>6 months to 12 months</b>	<b>Above 12 months to 5 years</b>	<b>Above 5 years</b>		
Institutional		N/A	4.5000	5.000	6.000		
Individual		5.500	6.000	6.500	7.000		
Prabhu Unnati Muddati* (Remittance)		8.000	8.000	8.000	8.000		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		N/A	N/A	6.500	7.000		
Prabhu Recurring Fixed Deposit*		N/A	6.000	6.500	7.000		
Swamim Muddati* - 5 Years (For Individual Only)		7.000					
<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>Indirect/Corporate Lending</b>							
Corporate						2.00	
<b>Other Subsidized Loan</b>						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>						<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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