

Deposit and Lending Interest Rates

With effect from August 17, 2025 (01 Bhadra 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)	-	4.000	Export Credit	1.00	3.00
Prabhu Unnati Savings (Remittance)	-	4.000	Cash /Cash Eqv. Secured	Base Rate or Coupon Rate whichever is higher plus 2.00	Base Rate or Coupon Rate whichever is higher plus 2.00
Prabhu Shramik Bachat Khata	-	4.000	Against Own FDR /Cash		
Prabhu Shatabdi Savings	25,000.00	3.000	Against Govt. Bonds		
Prabhu Hybrid Savings*	-	3.000	Corporate /Multinationals		
Prabhu Vishista Savings	-	3.000	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Salary Savings	-	2.750	Demand Loan	2.00	4.00
Prabhu Special Savings	-	2.750	Bridge Gap Loan	3.00	5.00
Prabhu Foreign Savings	-	2.750	Overdraft/ Cash Credit	2.00	4.00
Prabhu Ashirbad Bachat	-	2.750	Term Loan	2.00	4.00
Prabhu Goodluck Savings	-	2.750	Hire Purchase Loan	2.00	4.00
Prabhu Chetana Bachat Khata	100.00	2.750	Loan Against Share	3.00	5.00
Prabhu Welcome Savings	-	2.750	Prabhu SME Loan		
Prabhu Muaabja Savings	-	2.750	Trust Receipt /STL/Import Loan	2.00	4.00
Prabhu Khutruke Savings	100.00	2.750	Demand Loan	2.00	4.00
Prabhu Senior Citizen Savings	100.00	2.750	Bridge Gap Loan	3.00	5.00
Prabhu G2P Savings	-	2.750	Overdraft/ Cash Credit	2.00	4.00
Prabhu Normal Savings	100.00	2.750	Term Loan	2.50	4.50
Prabhu Online Trading Savings	-	2.750	Hire Purchase Loan	2.00	4.00
Prabhu Student Savings	100.00	2.750	Loan Against Share	3.00	5.00
Prabhu Anudhan Khata	-	2.750	Prabhu Sana Byabasaya Karja	1.30	3.30
Prabhu Nari Savings	-	2.750	Microfinance Loan		
Prabhu Guest Savings	100.00	2.750	Direct Lending		
Prabhu Call Deposits (NPR)	-	Up to 0.10	Other Deprived loan	2.00	4.00
			Deprived Subsidized loan	-	2.00
LCY Fixed Deposits			Indirect/Corporate Lending		
	6 months to 24 months	Above 24 months to 5 years	Corporate	-	2.00
Institutional	2.750	3.000	Other Subsidized Loan	-	2.00
Individual	3.750	4.000	Consumer Loans		
Prabhu Unnati Muddati* (Remittance)	4.750	5.000	Prabhu Home Loan-Upto Rs. 15 mio **		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	N/A	4.000	Upto 5 Years	2.00	4.00
Prabhu Recurring Fixed Deposit*	3.750	4.000	Above 5 Years - 10 Years	2.25	4.00
Swamim Muddati* - 5 Years (For Individual Only)	N/A	N/A	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
FCY Deposits			Low Cost Housing	2.00	4.00
	Minimum Balance	Fixed Deposit 6 months and above (Institutional)	Education Loan	3.00	5.00
		Fixed Deposit 3 months and above (Individual)	Foneloan***	Base rate +7% premium	
		Saving Deposit	Prabhu Loan Against Property (PLAP)		
		Call Deposit	Term Loan	3.00	5.00
US Dollar(USD)	50.00	3.60	Individual Revolving Loan	3.00	5.00
Euro (EUR)	50.00	2.70	Personal Auto Loan**		
Great Britain Pound (GBP)	50.00	3.15	Upto 5 Years	2.00	4.00
Australian Dollar (AUD)	50.00	3.15	Above 5 Years - 8 Years	2.50	4.50
Japanese Yen (JPY)	50.00	2.03	Hire Purchase Loan	2.50	4.50
Chinese Yuan (CNY)	50.00	3.40	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	
			FCY denominated Loans	Negotiable	
			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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Conditions apply, ** Bucket Wise * Fixed at the time of disbursement*

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 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.
- 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.
- Interest on Credit Card is 2.5% p.m. (if applicable).
- As per product paper.