

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		
Prabhu Shramik Bachat Khata		-	4.000	Against Own FDR /Cash		
Prabhu Shatabdi Savings		25,000.00	3.000			
Prabhu Hybrid Savings*		-	3.000	Against Govt. Bonds		
Prabhu Vishista Savings		-	3.000			
Prabhu Salary Savings		-	2.750			
Prabhu Special Savings		-	2.750			
Prabhu Foreign Savings		-	2.750	Corporate /Multinationals		
Prabhu Ashirbad Bachat		-	2.750	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Goodluck Savings		-	2.750	Demand Loan	2.00	4.00
Prabhu Chetana Bachat Khata		100.00	2.750	Bridge Gap Loan	3.00	5.00
Prabhu Welcome Savings		-	2.750	Overdraft/ Cash Credit	2.00	4.00
Prabhu Muaabja Savings		-	2.750	Term Loan	2.00	4.00
Prabhu Khutruke Savings		100.00	2.750	Hire Purchase Loan	2.00	4.00
Prabhu Senior Citizen Savings		100.00	2.750	Loan Against Share	3.00	5.00
Prabhu G2P Savings		-	2.750			
Prabhu Normal Savings		100.00	2.750	Prabhu SME Loan		
Prabhu Online Trading Savings		-	2.750	Trust Receipt /STL/Import Loan	2.00	4.00
Prabhu Student Savings		100.00	2.750	Demand Loan	2.00	4.00
Prabhu Anudhan Khata		-	2.750	Bridge Gap Loan	3.00	5.00
Prabhu Nari Savings		-	2.750	Overdraft/ Cash Credit	2.00	4.00
Prabhu Guest Savings		100.00	2.750	Term Loan	2.50	4.50
Prabhu Call Deposits (NPR)		-	Up to 0.10	Hire Purchase Loan	2.00	4.00
LCY Fixed Deposits		6 months to 24 months	Above 24 months to 5 years	Above 5 to 10 years	Above 10 years	
Institutional		2.750	3.000	3.250	3.250	
Individual		3.750	4.000	4.250	5.350	
Prabhu Unnati Muddati* (Remittance)		4.750	5.000	5.250	6.350	
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		N/A	4.000	4.250	4.250	
Prabhu Recurring Fixed Deposit*		3.750	4.000	4.250	4.250	
Swamin Muddati* - 5 Years (For Individual Only)		N/A	N/A	4.250	N/A	
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 USD 1,000.00	3.15	1.80	3.15		
Australian Dollar (AUD)		3.15	2.25	3.15		
Japanese Yen (JPY)		2.03	1.35	2.03		
Chinese Yuan (CNY)		3.40	2.50	3.40		
*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						
9.99						
Above 5 Years						
11.99						
11.50						