

Deposit and Lending Interest Rates

With effect from January 15, 2026 (01 Magh 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	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Shatabdi Savings	25,000.00	3.000	Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00	
Prabhu Hybrid Savings*	-	3.000			
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 Maaabja 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
			Loan Against Share	3.00	5.00
			Prabhu Sana Byabasaya Karja	1.30	3.30
			Microfinance Loan		
			Direct Lending		
			Other Deprived loan	2.00	4.00
			Deprived Subsidized loan	-	2.00
			Indirect/Corporate Lending Corporate	-	2.00
			Other Subsidized Loan	-	2.00
			Consumer Loans		
			Prabhu Home Loan-Upto Rs. 15 mio**		
			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
			Foneloan***	Base rate +7% premium	
			Prabhu Loan Against Property (PLAP)		
			Term Loan	3.00	5.00
			Individual Revolving Loan	3.00	5.00
			Personal Auto Loan**		
			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	
			FCY denominated Loans	Negotiable	
			Fixed Lending Rates		
			Home Loan	Up to 7 Years	Above 7 Years
			Auto Loan	8.00	8.50
				8.00	

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	2.750	2.750	2.750
Individual	2.750	2.750	2.750	4.550
Prabhu Unnati Muddati* (Remittance)	4.000	4.000	4.000	5.500
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	N/A	2.750	2.750	2.750
Prabhu Recurring Fixed Deposit*	2.750	2.750	2.750	2.750
Swamim Muddati* - 5 Years (For Individual Only)	2.750			

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 :

- 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.

