

*With effect from December 16, 2025 (01 Poush 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 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	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	5.550			
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	3.15	1.80	3.15		
Australian Dollar(AUD)		USD 1,000.00	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.							
Loan Against Share				3.00			
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				Up to 7 Years	Above 7 Years		
Home Loan				8.00	8.50		
Auto Loan				8.00			



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