

# Deposit and Lending Interest Rates

## With effect from November 17, 2025 (01 Mangshir 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	<u>Cash /Cash Eqv. Secured</u>		
Prabhu Shramik Bachat Khata	-		4.000	Against Own FDR /Cash		
Prabhu Shatabdi Savings	25,000.00		3.000			
Prabhu Hybrid Savings*	-		3.000			
Prabhu Vishista Savings	-		3.000			
Prabhu Salary Savings	-		2.750	Against Govt. Bonds		
Prabhu Special Savings	-		2.750			
Prabhu Foreign Savings	-		2.750			
Prabhu Ashirbad Bachat	-		2.750			
Prabhu Goodluck Savings	-		2.750			
Prabhu Chetana Bachat Khata	100.00		2.750			
Prabhu Welcome Savings	-		2.750	<u>Corporate /Multinationals</u>		
Prabhu Muabja Savings	-		2.750	Trust Receipt /STL/Import Loan	1.50	3.50
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	2.00	4.00
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 Nari Savings	-		2.750			
Prabhu Guest Savings	100.00		2.750	<u>Prabhu SME Loan</u>		
Prabhu Call Deposits (NPR)	-	Up to 0.10		Trust Receipt /STL/Import Loan	2.00	4.00
<u>LCY Fixed Deposits</u>		6 months to 24 months	Above 24 months to 5 years	Above 5 to 10 years		
Institutional		2.750	2.750	2.750		
Individual		2.750	2.750	2.750		
Prabhu Unnati Muddati* (Remittance)		4.000	4.000	4.000		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		N/A	2.750	2.750		
Prabhu Recurring Fixed Deposit*		2.750	2.750	2.750		
Swamini Muddati* - 5 Years (For Individual Only)			2.750			
<u>FCY Deposits</u>						
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		
<u>*Conditions apply, ** Bucket Wise *** Fixed at the time of disbursement</u>						
<u>Note :</u>						
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.						
<u>Fixed Lending Rates</u>						
Home Loan						
Up to 7 Years						
8.00						
Auto Loan						
8.00						