

Deposit and Lending Interest Rates
With effect from June 15, 2026 (01 Asadh 2083)

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	1.000	3.000
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 Salary Savings		-	2.750	Corporate /Multinationals		
Prabhu Foreign Savings		-	2.750	Trust Receipt /STL/Import Loan	1.000	3.000
Prabhu Chetana Bachat Khata		100.00	2.750	Demand Loan	1.000	3.000
Prabhu Welcome Savings		-	2.750	Bridge Gap Loan	1.000	3.000
Prabhu Muaabja Savings		-	2.750	Overdraft/ Cash Credit	1.000	3.000
Prabhu Khutruke Savings		100.00	2.750	Term Loan	1.000	3.000
Prabhu Senior Citizen Savings		100.00	2.750	Hire Purchase Loan	1.000	3.000
Prabhu G2P Savings		-	2.750	Loan Against Share	1.000	3.000
Prabhu Normal Savings		100.00	2.750	Prabhu SME Loan		
Prabhu Goodluck Savings		-	2.750	Trust Receipt /STL/Import Loan	2.000	4.000
Prabhu Nari Savings		-	2.750	Demand Loan	2.000	4.000
Prabhu Guest Savings		100.00	2.750	Bridge Gap Loan	2.000	4.000
Prabhu Call Deposits (NPR)		-	Up to 0.10	Overdraft/ Cash Credit	2.000	4.000
				Term Loan	2.500	4.500
				Hire Purchase Loan	2.000	4.000
LCY Fixed Deposits		6 months to 1 year	Above 1 year to 3 years	Above 3 years to 10 years	Above 10 years	
Institutional		2.750	2.750	2.750	2.750	
Individual		2.750	3.100	4.000	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)		4.000				
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 highest interest premium plus average 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. The effective applicable loan interest rate shall be automatically revised with effect from the first day of every month based on the change in the immediate last three months (Bikram Sambat Calender) average base rate as published by the bank periodically.						
10. Merged Deposit Products : Prabhu Students Savings to Prabhu Goodluck Savings						
11.Saving deposit products merged will continue to have the same Interest rate and product features as the savings deposit product into which they are merged.						
Loan Against Share				2.000	4.000	
Prabhu Sana Byabasaya Karja				1.300	3.300	
Microfinance Loan						
Direct Lending						
Other Deprived loan				2.000	4.000	
Deprived Subsidized loan				-	2.000	
Indirect/Corporate Lending						
Corporate				-	2.000	
Other Subsidized Loan				-	2.000	
Consumer Loans						
Prabhu Home Loan-Upto Rs. 30 mio **						
Upto 5 Years				1.000	3.000	
Above 5 Years - 10 Years				2.000	4.000	
Above 10 Years - 15 Years				2.000	4.000	
Above 15 Years - 20 Years				2.000	4.000	
Above 20 Years - 25 Years				2.000	4.000	
Low Cost Housing				1.000	3.000	
Education Loan				1.000	3.000	
Foneloan***				Base rate +7% premium		
Prabhu Loan Against Property (PLAP)						
Term Loan				2.000	4.000	
Individual Revolving Loan				2.000	4.000	
Personal Auto Loan**						
Upto 5 Years				1.000	3.000	
Above 5 Years - 8 Years				1.500	3.500	
Hire Purchase Loan				2.000	4.000	
Loan Against Share				2.000	4.000	
Real Estate Loan				2.000	4.000	
Gold Loan				2.000	4.000	
Other Personal Loans				2.000	4.000	
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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