

# Deposit and Lending Interest Rates

## With effect from May 15, 2026 (01 Jestha 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	<b>Cash /Cash Eqv. Secured</b>		
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	<b>Corporate /Multinationals</b>		
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 Student Savings	100.00	2.750	<b>Prabhu SME Loan</b>		
Prabhu Nari Savings	-	2.750	Trust Receipt /STL/Import Loan	2.000	4.000
Prabhu Guest Savings	100.00	2.750	Demand Loan	2.000	4.000
Prabhu Call Deposits (NPR)	-	Up to 0.10	Bridge Gap Loan	2.000	4.000
			Overdraft/ Cash Credit	2.000	4.000
			Term Loan	2.500	4.500
			Hire Purchase Loan	2.000	4.000
			Loan Against Share	2.000	4.000
			Prabhu Sana Byabasaya Karja	1.300	3.300
			<b>Microfinance Loan</b>		
			<b>Direct Lending</b>		
			Other Deprived loan	2.000	4.000
			Deprived Subsidized loan	-	2.000
			Indirect/Corporate Lending		
			Corporate	-	2.000
			<b>Other Subsidized Loan</b>	-	2.000
			<b>Consumer Loans</b>		
			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	
			<b>Prabhu Loan Against Property (PLAP)</b>		
			Term Loan	2.000	4.000
			Individual Revolving Loan	2.000	4.000
			<b>Personal Auto Loan**</b>		
			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	
			<b>FCY denominated Loans</b>	Negotiable	
			<b>Fixed Lending Rates</b>		
			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	5.550
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
Svamin 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 highest interest premium plus average 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).
- 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 Calendar) average base rate as published by the bank periodically.
- Merged Deposit Products : Prabhu Vishista Savings to Prabhu Salary Savings, Prabhu Goodluck Savings to Prabhu Student Savings, Prabhu Online Trading Savings and Prabhu Special Savings to Prabhu Welcome Savings.
- 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.



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