

# Deposit and Lending Interest Rates

## With effect from July 17, 2025 (01 Shrawan 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  |   |  |                                       |
| Prabhu Shramik Bachat Khata   | -                     | 4.000  | <b>Cash /Cash Eqv. Secured</b>                |  |                                       |
| Prabhu Shatabdi Savings   | 25,000.00             | 3.000  | Against Own FDR /Cash                         | Base Rate or Coupon Rate whichever is higher plus 2.00 |                                       |
| Prabhu Hybrid Savings*  | -                     | 3.000  | Against Govt. Bonds                           | Base Rate or Coupon Rate whichever is higher plus 2.00 |                                       |
| Prabhu Vishista Savings   | -                     | 3.000  |   |  |                                       |
| Prabhu Salary Savings   | -                     | 2.750  | <b>Corporate /Multinationals</b>              |  |                                       |
| Prabhu Special Savings  | -                     | 2.750  | Trust Receipt /STL/Import Loan                | 1.50   | 3.50                                  |
| Prabhu Foreign Savings  | -                     | 2.750  | Demand Loan                                   | 2.00   | 4.00                                  |
| Prabhu Ashirbad Bachat  | -                     | 2.750  | Bridge Gap Loan                               | 3.00   | 5.00                                  |
| Prabhu Goodluck Savings   | -                     | 2.750  | Overdraft/ Cash Credit                        | 2.00   | 4.00                                  |
| Prabhu Chetana Bachat Khata   | 100.00                | 2.750  | Term Loan                                     | 2.00   | 4.00                                  |
| Prabhu Welcome Savings  | -                     | 2.750  | Hire Purchase Loan                            | 2.00   | 4.00                                  |
| Prabhu Muaabja Savings  | -                     | 2.750  | Loan Against Share                            | 3.00   | 5.00                                  |
| Prabhu Khutruke Savings   | 100.00                | 2.750  |   |  |                                       |
| Prabhu Senior Citizen Savings   | 100.00                | 2.750  | <b>Prabhu SME Loan</b>                        |  |                                       |
| Prabhu G2P Savings  | -                     | 2.750  | Trust Receipt /STL/Import Loan                | 2.00   | 4.00                                  |
| Prabhu Normal Savings   | 100.00                | 2.750  | Demand Loan                                   | 2.00   | 4.00                                  |
| Prabhu Online Trading Savings   | -                     | 2.750  | Bridge Gap Loan                               | 3.00   | 5.00                                  |
| Prabhu Student Savings  | 100.00                | 2.750  | Overdraft/ Cash Credit                        | 2.00   | 4.00                                  |
| Prabhu Anudhan Khata  | -                     | 2.750  | Term Loan                                     | 2.50   | 4.50                                  |
| Prabhu Nari Savings   | -                     | 2.750  | Hire Purchase Loan                            | 2.00   | 4.00                                  |
| Prabhu Guest Savings  | 100.00                | 2.750  |   |  |                                       |
| Prabhu Call Deposits (NPR)  | -                     | Up to 0.10                                       |   |  |                                       |
| <b>LCY Fixed Deposits</b>   |                       |  |   |  |                                       |
|   | 6 months to 24 months | Above 24 months to 5 years                       | Above 5 years                                 |  |                                       |
| Institutional   | 2.750                 | 3.000  | 3.250   | Loan Against Share                                     | 3.00                                  |
| Individual  | 3.750                 | 4.000  | 4.250   | Prabhu Sana Byabasaya Karja                            | 1.30                                  |
| Prabhu Unnati Muddati* (Remittance)   | 4.750                 | 5.000  | 5.250   |  |                                       |
| Prabhu Hybrid Bachat Khata (Fixed Deposit)*   | N/A                   | 4.000  | 4.250   | <b>Microfinance Loan</b>                               |                                       |
| Prabhu Recurring Fixed Deposit*   | 3.750                 | 4.000  | 4.250   |  |                                       |
| Swarnim Muddati* - 5 Years (For Individual Only)  | N/A                   | N/A  | 4.250   | <b>Direct Lending</b>                                  |                                       |
| <b>FCY Deposits</b>   |                       |  |   |  |                                       |
|   | 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                                 |
| <b>Prabhu NRN and Foreign Institutional FCY Deposits*</b>   |                       |  |   |  |                                       |
|   | 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   |                                       |
| <b>*Conditions apply, ** Bucket Wise *** Fixed at the time of disbursement</b>  |                       |  |   |  |                                       |
| <b>Note :</b>   |                       |  |   |  |                                       |
| 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.  |                       |  |   |  |                                       |
|   |                       |  | <b>Personal Auto Loan**</b>                   |  |                                       |
|   |                       |  | 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                             |                                       |
|   |                       |  | <b>FCY denominated Loans</b>                  | Negotiable   |                                       |
|   |                       |  | <b>Fixed Lending Rates</b>                    |  |                                       |
|   |                       |  | Home Loan                                     | Up to 5 Years  | Above 5 Years                         |
|   |                       |  |   | 9.99   | 11.99                                 |
|   |                       |  | Auto Loan                                     | 9.50   | 11.50                                 |



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