

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	<u>Cash /Cash Eqv. Secured</u>		
Prabhu Shatabdi Savings	25,000.00	-	3.000	Against Own FDR /Cash		
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	<u>Corporate /Multinationals</u>		
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 Muabaja 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	<u>Prabhu SME Loan</u>		
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
<u>LCY Fixed Deposits</u>		<u>6 months to 24 months</u>	<u>Above 24 months to 5 years</u>	<u>Above 5 years</u>		
Institutional	2.750	-	3.000	-		
Individual	3.750	-	4.000	-		
Prabhu Unnati Muddati* (Remittance)	4.750	-	5.000	-		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	N/A	-	4.000	-		
Prabhu Recurring Fixed Deposit*	3.750	-	4.000	-		
Swarnim Muddati* - 5 Years (For Individual Only)	N/A	-	N/A	-		
<u>FCY Deposits</u>						
<u>Currencies</u>	<u>Minimum Balance</u>	<u>Fixed Deposit 6 months and above (Institutional)</u>	<u>Fixed Deposit 3 months and above (Individual)</u>	<u>Saving Deposit</u>	<u>Call Deposit</u>	
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	
<u>Prabhu NRN and Foreign Institutional FCY Deposits*</u>	<u>Minimum Balance</u>	<u>Fixed Deposit- 1 year and above</u>	<u>Saving Deposits</u>	<u>Foreign Institutional Fixed Deposit - 1 Year and above</u>		
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		
<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.						
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E-mail:info@prabhbank.com, URL: www.prabhbank.com						
SWIFT : PRVUNPKA						
<u>FCY denominated Loans</u>						
<u>Fixed Lending Rates</u>						
<u>Up to 5 Years</u>						
Home Loan						
9.99						
<u>Above 5 Years</u>						
Auto Loan						
9.50						
<u>Negotiable</u>						