

Deposit and Lending Interest Rates

With effect from March 15, 2026 (01 Chaitra 2082)

Deposit Products	Minimum Balance (Rs.)	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 Against Own FDR /Cash Against Govt. Bonds Corporate /Multinationals Trust Receipt /STL/Import Loan Demand Loan Bridge Gap Loan Overdraft/ Cash Credit Term Loan Hire Purchase Loan Loan Against Share Prabhu SME Loan Trust Receipt /STL/Import Loan Demand Loan Bridge Gap Loan Overdraft/ Cash Credit Term Loan Hire Purchase Loan Loan Against Share Prabhu Sana Byabasaya Karja Microfinance Loan Direct Lending Other Deprived loan Deprived Subsidized loan Indirect/Corporate Lending Corporate Other Subsidized Loan Consumer Loans Prabhu Home Loan-Upto Rs. 30 mio ** Upto 5 Years Above 5 Years - 10 Years Above 10 Years - 15 Years Above 15 Years - 20 Years Above 20 Years - 25 Years Low Cost Housing Education Loan FoneLoan*** Prabhu Loan Against Property (PLAP) Term Loan Individual Revolving Loan Personal Auto Loan** Upto 5 Years Above 5 Years - 8 Years Hire Purchase Loan Loan Against Share Real Estate Loan Gold Loan Other Personal Loans Consortium Lending Fixed Lending Rates Home Loan Auto Loan FCY denominated Loans			
Prabhu Shramik Bachat Khata	-	4.000				
Prabhu Shatabdi Savings	25,000.00	3.000				
Prabhu Hybrid Savings*	-	3.000				
Prabhu Vishista Savings	-	3.000				
Prabhu Salary Savings	-	2.750				
Prabhu Special Savings	-	2.750				
Prabhu Foreign Savings	-	2.750				
Prabhu Goodluck Savings	-	2.750				
Prabhu Chetana Bachat Khata	100.00	2.750				
Prabhu Welcome Savings	-	2.750				
Prabhu Muaabja Savings	-	2.750				
Prabhu Khutruke Savings	100.00	2.750				
Prabhu Senior Citizen Savings	100.00	2.750				
Prabhu G2P Savings	-	2.750				
Prabhu Normal Savings	100.00	2.750				
Prabhu Online Trading Savings	-	2.750				
Prabhu Student Savings	100.00	2.750				
Prabhu Nari Savings	-	2.750				
Prabhu Guest Savings	100.00	2.750				
Prabhu Call Deposits (NPR)	-	Up to 0.10				
LCY Fixed Deposits						
	6 months to 24 months	Above 24 months to 5 years	Above 5 years 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		
Swarnim 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)	USD 50	3.60	3.60	2.70	1.350	
Euro (EUR)	EUR 50	2.70	2.70	1.80	0.900	
Great Britain Pound (GBP)	GBP 50	3.15	3.15	1.80	0.900	
Australian Dollar (AUD)	AUD 50	3.15	3.15	2.25	1.125	
Japanese Yen (JPY)	JPY 50	2.03	2.03	1.35	0.675	
Chinese Yuan (CNY)	CNY50	3.40	3.40	2.50	1.250	
Prabhu NRN and Foreign Institutional FCY Deposits *	Minimum Balance	Fixed Deposit - 1 year and above	Saving Deposit	Foreign Institutional Fixed Deposit - 1 Year and above		
US Dollar (USD)	Equivalent to USD	3.60	2.70	3.60		
Euro (EUR)	to USD	2.70	1.80	2.70		
Great Britain Pound (GBP)	USD	3.15	1.80	3.15		
Australian Dollar (AUD)	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. Interest rates of Prabhu Ashirbad Bachat & Prabhu Anudhan Khata would be the lowest interest rate of saving product.						
				Up to 7 Years	Above 7 Years	
Home Loan				8.000	8.500	
Auto Loan				8.000		
FCY denominated Loans				Negotiable		

