Deposit and Lending Interest Rates
With effect from February 13, 2026 (01 Falgun 2082)

Deposit Products	Minimum Balance (Rs.)	Interest Rate (% p.a.)
Prabhu Foreign Unnati Savings (Remittance)	-	4.000
Prabhu Unnati Savings (Remittance)	-	4.000
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 Ashirbad Bachat	-	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 Anudhan Khata	-	2.750
Prabhu Nari Savings	-	2.750
Prabhu Guest Savings	100.00	2.750
Prabhu Call Deposits (NPR)	-	Up to 0.10

LYC 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 Indiviudal Only)	2.750			

FCY Deposits

Currenceles	Minimum Balance	Fixed Deposit 6 months and above (Insituional)	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)	CNY 50	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 Instituional Fixed Deposit - 1 Year and above
US Dollar (USD)	Equivalent	3.60	2.70	3.60
Euro (EUR)	to USD	2.70	1.80	2.70
Great Britain Pound (GBP)	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 :

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 intented 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.

Loan and Advances	Minimum Premium (% p.a.) on Base Rate	Maximum Premium (% p.a.) on Base Rate
Export Credit	1.00	3.00
Cash /Cash Eqv. Secured	Base Rate or Coupon Rate whichever is higher plus 2.00	
Against Own FDR /Cash		
Against Govt. Bonds	Base Rate or Coupon Rate whichever is higher plus 2.00	
Corporate /Multinationals		
Trust Receipt /STL/Import Loan	1.000	3.000
Demand Loan	1.000	3.000
Bridge Gap Loan	1.000	3.000
Overdraft/ Cash Credit	1.000	3.000
Term Loan	1.000	3.000
Hire Purchase Loan	1.000	3.000
Loan Against Share	1.000	3.000
Prabhu SME Loan		
Trust Receipt /STL/Import Loan	2.000	4.000
Demand Loan	2.000	4.000
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
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	

Fixed Lending Rates	Up to 7 Years	Above 7 Years
Home Loan	8.000	8.500
Auto Loan	8.000	
FCY denominated Loans	Negotiable	

prabhu Bank

Head Office : Babarmahal, Kathmandu, Nepal Tel: 977-1-5719000 Email: info@prabhubank.com

URL: www.prabhubank.com SWIFT : PRVUNPKA