

Deposit and Lending Interest Rates

With effect from July 17, 2026 (01 Shrawan 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	Cash /Cash Eqv. Secured		
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	Corporate /Multinationals		
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 Goodluck Savings	-		2.750	Prabhu SME Loan		
Prabhu Nari Savings	-		2.750	Trust Receipt /STL/Import Loan	1.500	3.500
Prabhu Guest Savings	100.00		2.750	Demand Loan	1.500	3.500
Prabhu Call Deposits (NPR)	-		Up to 0.10	Bridge Gap Loan	2.000	4.000
				Overdraft/ Cash Credit	1.000	3.000
				Term Loan	2.000	4.000
				Hire Purchase Loan	2.000	4.000
				Loan Against Share	2.000	4.000
LCY Fixed Deposits		6 months to 1 year	Above 1 year to 3 years	Above 3 years to 10 years	Above 10 years	
Institutional		2.750	2.750	2.750	2.750	
Individual		2.750	3.100	4.000	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)		4.000				
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	3.600	3.600	2.700	1.350	
Euro (EUR)	50.00	2.700	2.700	1.800	0.900	
Great Britain Pound (GBP)	50.00	3.150	3.150	1.800	0.900	
Australian Dollar (AUD)	50.00	3.150	3.150	2.250	1.125	
Japanese Yen (JPY)	50.00	2.025	2.025	1.350	0.675	
Chinese Yuan (CNY)	50.00	3.400	3.400	2.500	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)			3.600	2.700	3.600	
Euro (EUR)			2.700	1.800	2.700	
Great Britain Pound (GBP)	Equivalent		3.150	1.800	3.150	
Australian Dollar(AUD)	USD 1,000.00		3.150	2.250	3.150	
Japanese Yen (JPY)			2.025	1.350	2.025	
Chinese Yuan (CNY)			3.400	2.500	3.400	
*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 Calendar) average base rate as published by the bank periodically.						
					Personal Auto Loan**	
					Upto 5 Years	2.500
					Above 5 Years - 8 Years	3.000
					Hire Purchase Loan	4.000
					Loan Against Share	3.500
					Real Estate Loan	4.000
					Other Personal Loans	4.000
					Consortium Lending	As per consortium decision
					Fixed Lending Rates	
					Up to 7 Years	Above 7 Years
					Home Loan	8.000
					Auto Loan	8.000
					FCY denominated Loans	Negotiable



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