## Deposit and Lending Interest Rates With effect from January 15, 2024 (01 Magh 2080)

Deposit Products   Deposit Products   Deposit Products   Pathol Long   Savings (Remittance)   - 7,000   Prabhu Long   Savings   25,000.00   - 7,000   Prabhu Shatad Bachat Khata   - 5,000.00   Prabhu Shatad Bachat Khata   - 5,000.00   Prabhu Shatad Savings   - 4,000   Prabhu Shatad Savings   - 4,000   Prabhu Products   Savings   - 4,000   Prabhu Chelana Bachat Khata   - 4,000   Prabhu Chelana Bachat Khata   - 4,000   Prabhu Maabia Savings   - 1,000.00   4,000   4,000   4,000   Prabhu Maabia Savings   - 1,000.00   4,00			•								
Parblu Foreign Umrail Savings (Remittance)	Deposit Products				imum				Languard Advances	Minimum Premium	Maximum Premium
Parablu Umani Savings (Remittance)					lance	Rat	Rate (% p.a.)		Loan and Advances	(% p.a.) on Base Rate	(% p.a.) on Base Rate
Prabhu Unnail Savings	Prahhu Foreign Unnati Savings (Remittance) - 7 000							F 10 19		` ' '	
Prabhu Shramik Bachalt Khata									Export Credit	1.00	3.00
Prabhu Vshista Savings											
Prabhu Hybrid Savings				25	25 000 00					5 5 6	<u> </u>
Prabhu Sherian Savings					23,000.00				Against Own FDR /Cash		• 1
Prabhu Salary Savings									Against Govt. Bonds	plus	32.00
Prabhu Special Savings										Base Rate or Coupon	Rate whichever is higher
Prabhu Foreign Savings										plus	2.00
Prabhu Ashirbad Bachat Khata					_ [				Cornorate /Multinationals		ı
Prabhu Coodluck Savings					_ [					1.50	3.50
Prabhu Menche Savings											
Prabhu Melcome Savings					100.00						
Prabhu Muaabja Savings											
Prabhu Khutruke Savings											
Prabhu Senior Citizen Savings				1	1 000 00				Term Loan		
Prabhu Normal Savings					,				Hire Purchase Loan	3.00	5.00
Prabhu Normal Savings					1,000.00				Loan Against Share	3.00	5.00
Prabhu Vanuchan Khata		ae		1	1 000 00				<b>y</b>		
Prabhu Nardina Student Savings					1,000.00				Prahhu SMF Loan		
Prabhu Anudhan Khata					100.00					2.50	4.50
Prabhu Nari Savings					100.00						
Prabhu Call Deposits (NPR)					·						
Prabhu Call Deposits (NPR)	Frabliu Ivali Saviligs				-			,,,			
Institutional   NA   5.565   6.065   7.065   8.065   7.065	Prahhu Call Deposits (NDD)							. 2			
LCY Fixed Deposits	' '								Term Loan		
Institutional	3			3 months	to 6 mont	hs to	s to Above		Hire Purchase Loan	3.00	5.00
Institutional	I CV Eivad Danaeite			5 mont	ns 12 mo	nths	ths 12 months		Loan Against Share	3.00	5.00
Individual				N/A					· ·	1.30	3.30
Prabhu   Untenti Muddatir   (Femitiance)   9.065   9											
Prabhu Psprid Bachat Khata (Fixed Deposit)									MICIOIIIIalice Loali		
Prabhu RRN and Foreign Institutional Japanese Van (IPY)  US Dollar (USD)  Euro (EUR)    Solution (ISD)   Equivalent   A.00   3.50   3.			ooit\*			_			Dina at Laurdin u		
Swemim Muddair - 5 Years (For Individual Only)   8.085			iosit)"							2.00	4.00
Value   Fixed   Fixed   Poposit   Fixed   Poposit   Fixed   Poposit   Fixed   Poposit   Salaroc   Call   Poposit   Salaroc   Call   Poposit   Poposit   Call   Poposit   Popos					N/A 7.065			3.065		2.00	
Currencies   Minimum   Fixed Deposit   Saving and above   Call Deposit   D	Swarnim Muddati* - 5 Years (	For Indiviu	dal Only)		8.06	5			Deprived Subsidized loan	-	2.00
Currencies   Minimum   Fixed Deposit   Saving and above   Call Deposit   D		F	CY De	posits							
Currencies   Minimum 6 months   Minimum 6 months shalance   Minimum 7 months shalance   Minimum 8 months shalance   Minimum 9 months shalance   Saving shalance   Sa		•	<u> </u>	poorto		1			Indirect/Corporate Lending		
Currencies   Minimum   Balance   and above   (Institutional)   US Dollar(USD)   50.00   4.50   4.50   3.50   2.50   1.250			Fixed D	eposit   F	ixed Deposi	it				-	2.00
US Dollar (USD)   50.00   4.50   4.50   3.50   1.250   2.50   2.50	0	Minimum	6 mo	nths	3 months	Sav	/ing	Call	00.po.a.0		
	Currencies	Balance	and a	bove	and above	Dep	osit	Deposit	Other Subsidized Loan	_	2 00
Euro (EUR)   50.00   3.50   3.50   3.50   2.50   1.250   2.50   Rabhu Home Loan-Upto Rs. 15 mio Water Indian Dollar (AUD)   50.00   4.25   4.25   3.25   1.625   3.25   1.625   4.25   3.25   1.625   4.25   3.25   1.625   4.25   3.25   1.625   4.25   3.25   1.625   4.25   3.25   1.625   4.25   3.25   1.625   4.25   4.25   3.25   1.625   4.25   3.25   1.625   4.25   3.25   1.625   4.25   3.25   4.25   4.25   3.25   4.25   4.25   3.25   4.25   4.25   3.25   4.25   4.25   3.25   4.25   4.25   3.25   4.25   4.25   3.25   4.25   4.25   3.25   4.25		(Institu		tional)	nal) (Individual)		'   '		Other Subsidized Loan		2.00
Content   Cont	US Dollar(USD)			50	4.50						
Australian Dollar (AUD)   50.00   4.25   4.25   3.25   1.625   3.25   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   1.625   3.26   3.75   1.875   3.00   4.50   4	Euro (EUR)			50	3.50	2.	50	1.250			
Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.   As per product paper	Great Britain Pound (GBP)	50.00	4.0	00	4.00	3.0	00	1.500		0.50	4.50
Chinese Yuan (CNY)   50.00   4.75   4.75   3.75   1.875   3.75   1.875   3.75		50.00			4.25	3.2	25	1.625	Upto 5 Years		
Prabhu NRN and Foreign Institutional FCY Deposits*  Balance    Fixed Deposits   Deposits   Saving   1 year and above   Deposits   Deposits   Deposits   1 year and above   Deposits   Deposits   Deposits   Deposits   1 year and above   Deposits   Deposit	Japanese Yen (JPY)	50.00	2.7	'5	2.75	2.0	00	1.000	Above 5 Years - 10 Years		
Prabhu NRN and Foreign Institutional Foreign Institutional FOre Deposits*    Prabhu NRN and Foreign Institutional FOreign Institutional Foreign Institutional Foreign Institutional above   Saving 1 year and above   Saving 1 year   Saving	Chinese Yuan (CNY)	50.00			4.75	3.7		1.875	Above 10 Years - 15 Years	3.00	4.50
Prabhu NRN and Foreign Institutional FCY Deposits*    Saving 1 year and above   Deposits 1 Year and 2 Year Above 5 Years 4 Year And 2				F1		İ	Foreign		Above 15 Years - 20 Years	3.25	4.50
Foreign Institutional FCY Deposits*    Palance   1 year and above   2.00   3.00   5.00	Prabhu NRN and	Prabhu NRN and								3.50	4.50
FCY Deposits*  Balance above a	Foreign Institutional   Minimum   De					Fixed Denosit -					
US Dollar (USD) Euro (EUR) Great Britain Pound (GBP) Australian Dollar(AUD) Japanese Yen (JPY) Chinese Yuan (CNY)  **Conditions apply, *** Bucket Wise  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. 3.00 3.00 3.00 4.50 2.75 Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans. 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. As per product paper 6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.	- I Balanco I 1 V			1 year aı	d Deposit	S 1 Year and			Low Cost Housing	2.00	4.00
US Dollar (USD) Euro (EUR) Great Britain Pound (GBP) Australian Dollar(AUD) Japanese Yen (JPY) Chinese Yuan (CNY)  **Conditions apply, *** Bucket Wise  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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans. 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. As per product paper 6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.    As per consortium decision   Prabhu Loan Against Property (PLAP)	Lo i pehosite	FCY Denosite'							· ·	3.00	5.00
Euro (EUR) Great Britain Pound (GBP) Australian Dollar(AUD) Japanese Yen (JPY) Chinese Yuan (CNY)  **Conditions apply, *** Bucket Wise  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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.  As per consortium decision  7. Interest rates of similar loan products shall be as per the NRB guidelines.  As per consortium decision  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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.	US Dollar (USD)			4 50	4 50 3 50						
Great Britain Pound (GBP) Australian Dollar(AUD) Japanese Yen (JPY) Chinese Yuan (CNY)  **Conditions apply, *** Bucket Wise  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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans. 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. As per product paper 6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.	_ '\' '								Prabhu Loan Against Property (PLAP)		
Australian Dollar(AUD) Japanese Yen (JPY) Chinese Yuan (CNY)  **Conditions apply, *** Bucket Wise  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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.										3.00	5.00
Japanese Yen (JPY)  Chinese Yuan (CNY)  **Conditions apply, ** Bucket Wise  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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.											
Chinese Yuan (CNY)											' '
*Conditions apply, ** Bucket Wise  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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.									Personal Auto Loan**		
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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.	. ,			7.13	4.10   3.15			, ,		2.00	4 00
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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans. 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. As per product paper 6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.  Hire Purchase Loan 3.00 5.00 3.00 5.00 6old Loan 3.00 5.00 0ther Personal Loans 0cher Personal Loans	*Conditions apply, *										
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 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans. 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. As per product paper 6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.  Hire Purchase Loan 3.00 5.00 6old Loan 3.00 5.00 0ther Personal Loans 3.00	Note:							noto o touto o touto	2.50	4.50	
the guidelines of NRB.  2. Penal interest of additional 2% p.a. will be applied on the overdue amount or expired loan.  3. Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.								Hire Purchase Loan	3 00	5.00	
2. Penal interest of additional 2% p.a. will be applied on the overdue amount or expired loan.  3. Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.			,		,	. ,	. , , e	,			
or expired loan.  3. Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.  Sold Loan 3.00 5.00 Consortium Lending As per consortium decision  FCY denominated Loans Negotiable  Fixed Lending Rates Home Loan 12.99 13.99			% n = 4	ill he an	olied on the	OVA	due -	amount	· ·		
3. Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.  3.00  5.00  Consortium Lending  As per consortium decision  FCY denominated Loans  Negotiable  Fixed Lending Rates Home Loan  12.99  13.99		Unai Z	, o p.a. v	oc ap	onca on tilt	JVEI	uuc (	umount			
degraded account including 3rd party collateral based loans.  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. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.	· · ·   · · · · · · · · · · · · · · ·	mium ma	w ha ch	argod in	race of wa	tchlice	+ 20.	d other			
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. As per product paper 6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.  Consortium Lending FCY denominated Loans Negotiable  Fixed Lending Rates Home Loan 12. 99 13.99	1			-			L all	a otilei	Other Personal Loans	3.00	5.00
p.a. on above highest interest premium plus base rate.  5. As per product paper  6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps  7. Interest rates of similar loan products shall be as per the NRB guidelines.  FCY denominated Loans  Negotiable  Fixed Lending Rates Home Loan  12 99  13 99								1 201	Concertium Landing	_	·
5. As per product paper 6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.    Fixed Lending Rates						act a	uaitio	unai 2%	Consoludii Lending	As per cons	ortium decision
6. Institutional Fixed Deposit (Bidding) - additional upto 50 bps 7. Interest rates of similar loan products shall be as per the NRB guidelines.  Fixed Lending Rates  Home Loan  12 99  13 99			premiu	m plus b	ase rate.				FCY denominated Loans		
7. Interest rates of similar loan products shall be as per the NRB guidelines.    The center of similar loan products shall be as per the NRB guidelines.   The center of	1								1 0 1 dellollillated Edalls	Nego	DIIADIE
7. Interest rates of similar loan products shall be as per the NRB guidelines.									Fixed Lending Rates	Up to 5 Years	Above 5 Years
I O Interest rate on landing shall be applicable to now less:					•	NRB gi	uideli	ines.			
8. Interest rate on lending shall be applicable to new loan.  Auto Loan 13.50 14.50	8. Interest rate on lend	ling shall	be appli	cable to	new loan.						
	Head Office: Babarmahal, Kathmandu, Nepal										14.00



Head Office: Babarmahal, Kathmandu, Nepal Tel: 977-1-5719000 E-mail:info@prabhubank.com, URL: www.prabhubank.com SWIFT: PRVUNPKA