



ज्योति विकास बैंक लि. JYOTI BIKASH BANK LTD.

More than a Bank

Head Office : Kamalpokhari, Kathmandu Tel:01-4540324

Website: www.jbbl.com.np, Email: info@jbbl.com.np

Interest Rates

Effective from Ashwin 01, 2078 (September 17, 2021)

Interest Rates on Deposits (p.a. on daily basis)

Fixed Deposits	Individual/Institutional
3 Months	9.00%
More than 3 Months upto 6 Months	9.25%
Above 6 Months	9.50%
Fixed Deposits for Bidding	Institutions and Others
3 Months and Above	9.50%
Call Deposit	Up to 2.25%

Saving Deposits	Minimum Balance	Interest Rate (% p.a.)
Jyoti Bumper Saving Account	RS.1	4.50%
Jyoti Premium Savings Account	RS. 10,000	4.50%
Jyoti Salary Savings Account	RS. 0	4.50%
Sawari Chalak Surakshya Khata	RS. 100	4.50%
Jyoti Ansiyar Bachat Khata	RS. 100	4.50%
Jyoti ASBA Bachat Khata	RS. 1	4.50%
Jyoti Dampati Bachat Yojana	RS. 5,000	4.50%
Jyoti Bal Bachat Khata	RS. 100	4.50%
Jyoti Jestha Nagarik Khata	RS. 500	4.50%
Jyoti Samridhi Bachat Khata	RS. 0	4.50%
Hamro Surakshit Bachat Khata	RS. 3,000	5.00%
Micro Finance Saving	RS.100	4.50%
Bhukampa Pudit Khata	RS. 0	4.50%
Remittance Khata	RS. 0	4.50%
Nari Samman Bachat Khata	RS. 1,000	4.50%
Muwabja Bachat Khata	RS. 0	5.25%
Staff Saving Account	RS. 0	4.50%
Smajik Surakshya Khata	RS. 0	4.50%
Jyoti Smart Savings Account	RS. 0	5.25%
Jyoti Saving Account (FCY Deposit)	RS. 0	up to 2.00%

Loan and Advances (p.a. on daily basis)

Loan Products	Floating Rate (%)	Fixed Rate (%)
Business Loan (Corporate / SME / Agriculture / Real Estate)	Base Rate + up to 5.50%	
Education Loan	Base Rate + up to 5.50%	
H.P. Loan Private	Base Rate + up to 5.50%	11% - 13%
H.P. Loan Commercial	Base Rate + up to 5.50%	
Mortgage Loan	Base Rate + up to 5.50%	
Personal Loan/OD/Others	Base Rate + up to 5.50%	12% - 14%
Loan Against Shares	Base Rate + up to 5.50%	
Gold and Silver Loan	Base Rate + up to 5.50%	
Deprived Sector Loan	Institutional	Base Rate + up to 5.00%
	Individual	Base Rate + up to 7.00%
Home Loan	Base Rate + up to 5.50%	11% - 13%
Professional Loan	Base Rate + up to 5.50%	
Subsidized Loan under Various Scheme	Base Rate + up to 2.00%	
Startup - Flexi Loan	Base Rate + 2.00%	
Loan against Life Insurance Policy	Base Rate + up to 2.00%	
Jyoti Microfinance Loan	Base Rate + up to 7.00%	
Jyoti Pariwartankari Karja	Base Rate + (3.00% to 5.00%)	
Loan Against Fixed Deposit	+ Up to 2% on Coupon rate	
Base Rate (Ashad End 2078)	8.42%	
Consortium Financing	As per Consortium Decision	