



ज्योति विकास बैंक लि. JYOTI BIKASH BANK LTD.

More than a Bank

Head Office : Kamalpokhari, Kathmandu Tel: 01-5970306-12

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

Interest Rates

Effective from Ashwin 01, 2080 (September 18, 2023)

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

Fixed Deposits	Individual	Institutional
3 Months	10.90%	-
6 Months to Below 1 Year	10.90%	8.90%
1 Year and Above	11.00%	9.00%

Recurring Deposit

Product Name	Minimum Monthly Balance	Interest Rate (% p.a.)
Jyoti Recurring Deposit	RS. 500	11.00%

Jyoti Dui Guna Deposit

Product Name	Interest Rate	Tenure
Jyoti Dui Guna (Individual)	11.00%	6 years 4 Months
Call Deposit	Up to 3.00%	

Saving Deposits	Minimum Balance	Interest Rate (% p.a.)
Jyoti Bumper Saving Account	RS.1	6.00%
Jyoti Premium Savings Account	RS. 10,000	8.00%
Jyoti Salary Savings Account	RS. 0	6.00%
Sawari Chalak Surakshya Khata	RS. 100	6.00%
Jyoti Ansiyar Bachat Khata	RS. 100	6.00%
Jyoti ASBA Bachat Khata	RS. 1	8.00%
Jyoti Dampati Bachat Yojana	RS. 5,000	6.00%
Jyoti Bal Bachat Khata	RS. 100	6.00%
Jyoti Jestha Nagarik Khata	RS. 500	6.00%
Jyoti Samridhi Bachat Khata	RS. 0	6.00%
Hamro Surakshit Bachat Khata	RS. 3,000	6.00%
Micro Finance Saving	RS.100	6.00%
Bhukampa Pidot Khata	RS. 0	6.00%
Remittance Khata	RS. 0	8.00%
Nari Samman Bachat Khata	RS. 1,000	8.00%
Muwabja Bachat Khata	RS. 0	6.00%
Staff Saving Account	RS. 0	6.00%
Smajik Surakshya Khata	RS. 0	6.00%
Jyoti Smart Savings Account	RS. 0	6.00%
Super Smart Savings Account	RS. 15	8.00%

Foreign Currency Deposit	Minimum Balance	Interest Rate (% p.a.)
Call Deposit	-	2.00%
Saving Deposit	-	3.00%
Fixed Deposit	-	6.50%

*Rate for Remittance Deposit : Additional Minimum 1%

*Rate for Renewal of Institutional Fixed Deposit (Bidding): Additional 0.5%

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 5.00%	
Education Loan	Base Rate + up to 5.00%	
H.P. Loan Private	Base Rate + up to 5.00%	13.00% - 15.00%
H.P. Loan Commercial	Base Rate + up to 5.00%	
Mortgage Loan	Base Rate + up to 5.00%	
Personal Loan/OD/Others	Base Rate + up to 5.00%	
Loan Against Shares	Base Rate + up to 5.00%	
Gold and Silver Loan	Base Rate + up to 5.00%	
Deprived Sector Loan	Institutional	Base Rate + up to 5.00%
	Individual	Base Rate + up to 5.00%
Home Loan	Base Rate + up to 5.00%	13.00% - 15.00%
Professional Loan	Base Rate + up to 5.00%	
Subsidized Loan under Various Scheme	Base Rate + up to 2.00%	
Startup - Flexi Loan	Base Rate + up to 5.00%	
Jyoti Microfinance Loan	Base Rate + up to 5.00%	
Jyoti Pariwartankari Karja	Base Rate + up to 5.00%	
Loan Against Fixed Deposit	Up to 2% on Coupon rate	
Avg. Base Rate (Jestha 2080 to Shrawan 2080)	11.94%	
Consortium Financing	As per Consortium Decision	