



# 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 Jestha 01, 2080 (May 15, 2023)

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

| Fixed Deposits           | Individual | Institutional |
|--------------------------|------------|---------------|
| 3 Months                 | 10.50%     | -             |
| 6 Months to Below 1 Year | 10.50%     | 8.50%         |
| 1 Year and Above         | 10.60%     | 8.60%         |

### Recurring Deposit

| Product Name            | Minimum Monthly Balance | Interest Rate (% p.a.) |
|-------------------------|-------------------------|------------------------|
| Jyoti Recurring Deposit | RS. 500                 | 10.50%                 |

### Jyoti Dui Guna Deposit

| Product Name                | Tenure               | Interest Rate |
|-----------------------------|----------------------|---------------|
| Jyoti Dui Guna (Individual) | 6 Years and 7 Months | 10.60%        |

| Call Deposit | Up to 3% |
|--------------|----------|
|--------------|----------|

| 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 Pidit 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%                  |

| Foreign Currency Deposit | Minimum Balance | Interest Rate (% p.a.) |
|--------------------------|-----------------|------------------------|
| Call Deposit             | -               | 2.00%                  |
| Saving Deposit           | -               | 3.00%                  |
| Fixed Deposit            | -               | 7.50%                  |

\*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%    | 14.00% - 17.00%         |
| 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%    | 14.00% - 17.00%         |
| 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% - 16.00%         |
| 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%    |                         |
| Loan against Life Insurance Policy                         | Base Rate + up to 5.00%    |                         |
| Jyoti Microfinance Loan                                    | Base Rate + up to 5.00%    |                         |
| Jyoti Pariwartankari Karja                                 | Base Rate + up to 5.00%    |                         |
| Byawasaya Jeevan Raksha Karja                              | Base Rate + 3.00%          |                         |
| Loan Against Fixed Deposit                                 | Up to 2% on Coupon rate    |                         |
| Base Rate (Chaitra End 2079)                               | 12.66%                     |                         |
| Consortium Financing                                       | As per Consortium Decision |                         |