



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 Kartik 01, 2078 (October 18, 2021)

| Fixed Deposits | Individual & Institutional | |
|------------------------------------|----------------------------|------------------------|
| 3 Months and Above | 10.61% | |
| Call Deposit | Up to 2.80% | |
| Saving Deposits | Minimum Balance | Interest Rate (% p.a.) |
| Jyoti Bumper Saving Account | RS.1 | 5.61% |
| Jyoti Premium Savings Account | RS. 10,000 | 5.61% |
| Jyoti Salary Savings Account | RS. 0 | 5.61% |
| Sawari Chalak Surakshya Khata | RS. 100 | 5.61% |
| Jyoti Ansiyar Bachat Khata | RS. 100 | 5.61% |
| Jyoti ASBA Bachat Khata | RS. 1 | 5.61% |
| Jyoti Dampati Bachat Yojana | RS. 5,000 | 5.61% |
| Jyoti Bal Bachat Khata | RS. 100 | 5.61% |
| Jyoti Jestha Nagarik Khata | RS. 500 | 5.61% |
| Jyoti Samridhi Bachat Khata | RS. 0 | 5.61% |
| Hamro Surakshit Bachat Khata | RS. 3,000 | 6.00% |
| Micro Finance Saving | RS.100 | 5.61% |
| Bhukampa Pidit Khata | RS. 0 | 5.61% |
| Remittance Khata | RS. 0 | 5.61% |
| Nari Samman Bachat Khata | RS. 1,000 | 5.61% |
| Muwabja Bachat Khata | RS. 0 | 6.00% |
| Staff Saving Account | RS. 0 | 5.61% |
| Smajik Surakshya Khata | RS. 0 | 5.61% |
| Jyoti Smart Savings Account | RS. 0 | 6.00% |
| Jyoti Saving Account (FCY Deposit) | RS. 0 | up to 2.00% |

*Rate for Remittance Deposit : Additional 1% on top of above rates

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 | |