



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 Magh 01, 2079 (January 15, 2023)

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

Fixed Deposits	Individual	Institutional
3 Months & Above	12.00%	10.00%

Recurring Deposit

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

Jyoti Dui Guna Deposit

Product Name	Tenure	Eligible Customer
Jyoti Dui Guna Normal	5 Years & 10 Months	Individual
Jyoti Dui Guna Remittance	5 Years & 5 Months	Individual for Remittance Fund
Call Deposit	Up to 3.50%	

Saving Deposits	Minimum Balance	Interest Rate (% p.a.)
Jyoti Bumper Saving Account	RS.1	7.00%
Jyoti Premium Savings Account	RS. 10,000	9.00%
Jyoti Salary Savings Account	RS. 0	9.00%
Sawari Chalak Surakshya Khata	RS. 100	7.00%
Jyoti Ansiyar Bachat Khata	RS. 100	7.00%
Jyoti ASBA Bachat Khata	RS. 1	7.00%
Jyoti Dampati Bachat Yojana	RS. 5,000	7.00%
Jyoti Bal Bachat Khata	RS. 100	7.00%
Jyoti Jestha Nagarik Khata	RS. 500	7.00%
Jyoti Samridhi Bachat Khata	RS. 0	7.00%
Hamro Surakshit Bachat Khata	RS. 3,000	8.00%
Micro Finance Saving	RS.100	7.00%
Bhukampa Pidit Khata	RS. 0	7.00%
Remittance Khata	RS. 0	9.00%
Nari Samman Bachat Khata	RS. 1,000	9.00%
Muwabja Bachat Khata	RS. 0	7.00%
Staff Saving Account	RS. 0	7.00%
Smajik Surakshya Khata	RS. 0	7.00%
Jyoti Smart Savings Account	RS. 0	7.00%

Foreign Currency Deposit	Minimum Balance	Interest Rate (% p.a.)
Call Deposit	-	2.50%
Saving Deposit	-	4.00%
Fixed Deposit	-	5.50%

*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 7.00%	
Education Loan	Base Rate + up to 7.00%	
H.P. Loan Private	Base Rate + up to 7.00%	14.00% - 17.00%
H.P. Loan Commercial	Base Rate + up to 7.00%	
Mortgage Loan	Base Rate + up to 7.00%	
Personal Loan/OD/Others	Base Rate + up to 7.00%	14.00% - 17.00%
Loan Against Shares	Base Rate + up to 7.00%	
Gold and Silver Loan	Base Rate + up to 7.00%	
Deprived Sector Loan	Institutional	Base Rate + up to 7.00%
	Individual	Base Rate + up to 7.00%
Home Loan	Base Rate + up to 7.00%	13.00% - 16.00%
Professional Loan	Base Rate + up to 7.00%	
Subsidized Loan under Various Scheme	Base Rate + up to 2.00%	
Startup - Flexi Loan	Base Rate + up to 7.00%	
Loan against Life Insurance Policy	Base Rate + up to 7.00%	
Jyoti Microfinance Loan	Base Rate + up to 7.00%	
Jyoti Pariwartankari Karja	Base Rate + up to 7.00%	
Byawasaya Jeevan Raksha Karja	Base Rate + 3.00%	
Loan Against Fixed Deposit	Up to 2% on Coupon rate or Base Rate whichever is higher	
Base Rate (Ashwin End 2079)	12.11%	
Consortium Financing	As per Consortium Decision	