



# 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 Mangsir 01, 2080 (November 17, 2023)

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

Fixed Deposits	Individual	Institutional
3 Months	9.30%	-
6 Months to Below 1 Year	9.30%	7.30%
1 Year and Above	9.40%	7.40%

### Recurring Deposit

Product Name	Minimum Monthly Balance	Interest Rate (% p.a.)
Jyoti Recurring Deposit	RS. 500	9.40%

### Jyoti Dui Guna Deposit

Product Name	Tenure	Interest Rate
Jyoti Dui Guna (Individual)	7 Years 5 Months	9.40%
Call Deposit	Up to 2.20%	

Saving Deposits	Minimum Balance	Interest Rate (% p.a.)
Jyoti Bumper Saving Account	RS. 1	4.40%
Jyoti Premium Savings Account	RS. 10,000	6.40%
Jyoti Salary Savings Account	RS. 0	4.40%
Sawari Chalak Surakshya Khata	RS. 100	4.40%
Jyoti Ansiyar Bachat Khata	RS. 100	4.40%
Jyoti ASBA Bachat Khata	RS. 1	6.40%
Jyoti Dampati Bachat Yojana	RS. 5,000	4.40%
Jyoti Bal Bachat Khata	RS. 100	4.40%
Jyoti Jestha Nagarik Khata	RS. 500	4.40%
Jyoti Samridhi Bachat Khata	RS. 0	4.40%
Hamro Surakshit Bachat Khata	RS. 3,000	4.40%
Micro Finance Saving	RS. 100	4.40%
Bhukampa Pedit Khata	RS. 0	4.40%
Remittance Khata	RS. 0	6.40%
Nari Samman Bachat Khata	RS. 1,000	6.40%
Muwabja Bachat Khata	RS. 0	4.40%
Staff Saving Account	RS. 0	4.40%
Smajik Surakshya Khata	RS. 0	4.40%
Jyoti Smart Savings Account	RS. 0	4.40%
Super Smart Savings Account	RS. 15	6.40%

Foreign Currency Deposit	Minimum Balance	Interest Rate (% p.a.)
Call Deposit	-	1.00%
Saving Deposit	-	2.00%
Fixed Deposit	-	4.50%

\*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 (Shrawan 2080 to Ashwin 2080)	11.63%	
Consortium Financing	As per Consortium Decision	

# बैंकले कर्जाको व्याजदर लागू गर्दा नेपाल राष्ट्र बैंकको निर्देशनको परिधि भित्र रहेर गर्नेछ ।