

## Jyoti Bikash Bank Ltd.

S.N.	Month	Yield Rate	Cost of Deposit	Spread Rate	Base Rate
1	Ashad 2079	13.32%	8.75%	4.58%	11.89%
2	Jestha 2079	13.25%	8.55%	4.70%	10.87%
3	Baisakh 2079	13.06%	8.37%	4.69%	10.63%
4	Chaitra 2078	12.15%	8.20%	3.96%	10.51%
5	Falgun 2078	11.82%	7.93%	3.89%	10.27%
6	Magh 2078	11.42%	7.35%	4.07%	9.70%
7	Poush 2078	10.70%	7.14%	3.57%	9.63%
8	Mangsir 2078	10.70%	7.00%	3.70%	8.88%
9	Kartik 2078	10.61%	6.72%	3.89%	8.73%
10	Ashwin 2078	10.49%	6.48%	4.01%	9.11%
11	Bhadra 2078	10.39%	5.96%	4.43%	8.04%
12	Sharwan 2078	10.57%	5.84%	4.73%	8.10%
13	Ashad 2078	10.60%	5.93%	4.67%	8.42%
14	Jestha 2078	10.73%	5.94%	4.79%	8.14%
15	Baisakh 2078	10.75%	5.95%	4.79%	8.14%
16	Chaitra 2077	10.44%	5.81%	4.62%	8.57%
17	Falgun 2077	10.50%	5.95%	4.55%	8.15%
18	Magh 2077	10.86%	6.24%	4.62%	8.38%
19	Poush 2077	11.32%	6.51%	4.81%	8.82%
20	Mangsir 2077	11.45%	6.46%	4.99%	9.10%
21	Kartik 2077	11.81%	6.86%	4.95%	9.10%
22	Ashoj 2077	12.15%	7.16%	4.99%	9.86%
23	Bhadra 2077	12.15%	7.17%	4.98%	9.56%
24	Shrawan 2077	12.22%	7.23%	4.99%	9.71%
25	Ashad 2077	12.10%	7.60%	4.50%	10.58%
26	Jestha 2077	12.09%	7.75%	4.33%	10.12%
27	Baishak 2077	12.04%	8.11%	3.93%	10.68%
28	Chaitra 2076	13.36%	8.43%	4.94%	11.16%
29	Falgun 2076	13.62%	8.40%	5.22%	11.17%
30	Magh 2076	13.68%	8.38%	5.30%	11.12%
31	Poush 2076	13.74%	8.46%	5.28%	11.23%
32	Mangsir 2076	13.82%	8.49%	5.33%	11.02%
33	Kartik 2076	14.02%	8.43%	5.59%	11.06%
34	Ashoj 2076	13.81%	8.36%	5.45%	11.24%

35	Bhadra 2076	14.13%	8.33%	5.80%	11.74%
36	Shrawan 2076	14.25%	8.67%	5.58%	11.03%
37	Ashad 2076	13.49%	8.55%	4.94%	11.46%
38	Jestha 2076	13.64%	8.67%	4.97%	11.69%
39	Baishakh 2076	13.71%	8.72%	5.00%	11.34%
40	Chaitra 2075	13.69%	8.74%	4.95%	11.68%
41	Falgun 2075	13.93%	8.83%	5.10%	11.56%
42	Magh 2075	14.00%	8.79%	5.21%	11.68%
43	Poush2075	14.00%	8.80%	5.20%	11.63%
44	Mangsir 2075	14.46%	9.03%	5.43%	12.32%
45	Kartik2075	14.50%	9.03%	5.47%	12.52%
46	Ashoj 2075	13.93%	8.73%	5.21%	12.46%
47	Bhadra 2075	15.04%	8.57%	6.46%	11.93%
48	Shrawan 2075	14.77%	8.91%	5.85%	11.48%
49	Ashad 2075	14.59%	9.44%	5.15%	12.68%