

Jyoti Bikash Bank Ltd.					
S.N.	Month	Yield Rate	Cost of Deposit	Spread Rate	Base Rate
1	Magh 2080	12.76%	8.19%	4.57%	10.41%
2	Poush 2080	13.13%	8.54%	4.59%	10.90%
3	Mangsir 2080	13.35%	8.77%	4.58%	11.05%
4	Kartik 2080	13.72%	9.13%	4.59%	11.44%
5	Ashwin 2080	13.94%	9.35%	4.59%	11.59%
6	Bhadra 2080	14.04%	9.45%	4.59%	11.71%
7	Shrawan 2080	13.86%	9.28%	4.58%	11.60%
8	Ashad 2080	14.07%	9.48%	4.58%	11.97%
9	Jestha 2080	14.46%	9.68%	4.78%	12.24%
10	Baisakh 2080	14.59%	9.80%	4.79%	12.24%
11	Chaitra 2079	14.86%	10.06%	4.80%	12.63%
12	Falgun 2079	15.21%	10.21%	5.00%	12.71%
13	Magh 2079	15.25%	10.27%	4.97%	12.63%
14	Poush 2079	15.35%	10.37%	4.97%	13.26%
15	Mangsir 2079	15.26%	10.27%	4.99%	12.68%
16	Kartik 2079	14.99%	10.00%	4.98%	12.34%
17	Ashwin 2079	14.55%	9.81%	4.74%	12.46%
18	Bhadra 2079	14.29%	9.39%	4.90%	12.10%
19	Shrawan 2079	14.18%	9.19%	4.99%	11.77%
20	Ashad 2079	13.32%	8.75%	4.58%	11.89%
21	Jestha 2079	13.25%	8.55%	4.70%	10.87%
22	Baisakh 2079	13.06%	8.37%	4.69%	10.63%
23	Chaitra 2078	12.15%	8.20%	3.96%	10.51%
24	Falgun 2078	11.82%	7.93%	3.89%	10.27%
25	Magh 2078	11.42%	7.35%	4.07%	9.70%
26	Poush 2078	10.70%	7.14%	3.57%	9.63%
27	Mangsir 2078	10.70%	7.00%	3.70%	8.88%
28	Kartik 2078	10.61%	6.72%	3.89%	8.73%
29	Ashwin 2078	10.49%	6.48%	4.01%	9.11%
30	Bhadra 2078	10.39%	5.96%	4.43%	8.04%
31	Sharwan 2078	10.57%	5.84%	4.73%	8.10%
32	Ashad 2078	10.60%	5.93%	4.67%	8.42%
33	Jestha 2078	10.73%	5.94%	4.79%	8.14%
34	Baisakh 2078	10.75%	5.95%	4.79%	8.14%
35	Chaitra 2077	10.44%	5.81%	4.62%	8.57%
36	Falgun 2077	10.50%	5.95%	4.55%	8.15%
37	Magh 2077	10.86%	6.24%	4.62%	8.38%
38	Poush 2077	11.32%	6.51%	4.81%	8.82%
39	Mangsir 2077	11.45%	6.46%	4.99%	9.10%
40	Kartik 2077	11.81%	6.86%	4.95%	9.10%
41	Ashoj 2077	12.15%	7.16%	4.99%	9.86%
42	Bhadra 2077	12.15%	7.17%	4.98%	9.56%
43	Shrawan 2077	12.22%	7.23%	4.99%	9.71%
44	Ashad 2077	12.10%	7.60%	4.50%	10.58%
45	Jestha 2077	12.09%	7.75%	4.33%	10.12%
46	Baishak 2077	12.04%	8.11%	3.93%	10.68%
47	Chaitra 2076	13.36%	8.43%	4.94%	11.16%
48	Falgun 2076	13.62%	8.40%	5.22%	11.17%