

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