

Interest Rates on Deposits ( p.a. on daily basis)		
Fixed Deposits	Interest Rate (%)	
	Individual	Institutional
3 months	7.00%	6.50% (Renewal Only)
6 months	7.75%	7.25%
9 months	8.00%	7.50%
1 year and above	8.00%	
	8.25% (Renewal only)	
Call Deposit	Up to 1.62%	
Saving Deposits	Minimum Balance	Interest Rate(% p.a.)
Jyoti Bumper Saving Account	RS.1	3.25%
Jyoti Premium Savings Account	RS. 10,000	3.25%
Jyoti Salary Savings Account	RS. 0	3.25%
Sawari Chalak Surakshya Khata	RS. 100	3.25%
Jyoti Ansiyar Bachat Khata	RS. 100	3.25%
Jyoti ASBA Bachat Khata	RS. 1	3.25%
Jyoti Dampati Bachat Yojana	RS. 5,000	3.25%
Jyoti Bal Bachat Khata	RS. 100	3.25%
Jyoti Jestha Nagarik Khata	RS. 500	3.25%
Jyoti Samridhi Bachat Khata	RS. 0	3.25%
Hamro Surakshit Bachat Khata	RS. 3,000	3.25%
Micro Finance Saving	RS.100	3.25%
Bhukampa Pidit Khata	RS. 0	3.25%
Remittance Khata	RS. 0	3.25%
Nari Samman Bachat Khata	RS. 1,000	3.25%
Muwabja Bachat Khata	RS. 0	5.25%
Staff Saving Account	RS. 0	3.25%
Smajik Surakshya Khata	RS. 0	3.25%
Jyoti Saving Account (FCY Deposit)	RS. 0	up to 2.00%
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 5.50%	
Education Loan	Base Rate + up to 5.00%	
H.P. Loan Private	Base Rate + up to 5.00%	11% - 13%
H.P. Loan Commercial	Base Rate + up to 5.50%	
Mortgage Loan	Base Rate + up to 5.50%	
Personal Loan/OD/Others	Base Rate + up to 5.50%	12% - 14%
Loan Against Shares	Base Rate + up to 5.50%	
Gold and Silver Loan	Base Rate + up to 5.50%	
Deprived Sector Loan	Institutional	Base Rate - 5.00% to + 5.00%
	Individual	Base Rate + up to 7.00%
Home Loan	Base Rate + up to 5.00%	11% - 13%
Professional Loan	Base Rate + up to 5.50%	
Subsidized Loan under Various Scheme	Base Rate + up to 2.00%	
Startup - Flexi Loan	Base Rate + 2.00%	
Loan against Life Insurance Policy	Base Rate + upto 2.00%	
Jyoti Microfinance Loan	Base Rate + up to 7.00%	
Loan Against Fixed Deposit	+ Up to 2% on Coupon rate	
Base Rate (Chaitra End 2077)	8.57%	
Consortium Financing	As per Consortium Decision	
Effective from 2078.03.01(2021/06/15)		