

Interest Rates on Deposits ( p.a. on daily basis)		
Fixed Deposits	Individual	Institutional
3 Months & Above	11.55%	10.55%
<b>Call Deposit</b>	<b>Up to 3.27%</b>	
<b>Saving Deposits</b>		
	<b>Minimum Balance</b>	<b>Interest Rate (% p.a.)</b>
Jyoti Bumper Saving Account	RS.1	6.55%
Jyoti Premium Savings Account	RS. 10,000	6.75%
Jyoti Salary Savings Account	RS. 0	7.50%
Sawari Chalak Surakshya Khata	RS. 100	6.55%
Jyoti Ansiyar Bachat Khata	RS. 100	6.55%
Jyoti ASBA Bachat Khata	RS. 1	6.55%
Jyoti Dampati Bachat Yojana	RS. 5,000	6.55%
Jyoti Bal Bachat Khata	RS. 100	6.55%
Jyoti Jestha Nagarik Khata	RS. 500	6.55%
Jyoti Samridhi Bachat Khata	RS. 0	6.55%
<b>Hamro Surakshit Bachat Khata</b>	<b>RS. 3,000</b>	<b>8.55%</b>
Micro Finance Saving	RS.100	6.55%
Bhukampa Pudit Khata	RS. 0	6.55%
Remittance Khata	RS. 0	6.55%
Nari Samman Bachat Khata	RS. 1,000	6.55%
Muwabja Bachat Khata	RS. 0	7.25%
Staff Saving Account	RS. 0	6.55%
Smajik Surakshya Khata	RS. 0	6.55%
Jyoti Smart Savings Account	RS. 0	7.25%
<b>Foreign Currency Deposit</b>		
	<b>Minimum Balance</b>	<b>Interest Rate (% p.a.)</b>
Saving Deposits	-	up to 2.00%
Fixed Deposits and Call Deposits	-	Negotiable

\*Rate for Remittance Deposit : Additional 1% on top of above rates

\*Rate for Renewal of Institutional Fixed Deposit (Bidding): Additional 0.1% on top of above rates

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 7.00%	
Education Loan	Base Rate + up to 7.00%	
H.P. Loan Private	Base Rate + up to 7.00%	13.00% - 14.50%
H.P. Loan Commercial	Base Rate + up to 7.00%	
Mortgage Loan	Base Rate + up to 7.00%	
Personal Loan/OD/Others	Base Rate + up to 7.00%	13.00% - 14.50%
Loan Against Shares	Base Rate + 4.50% to 7.00%	
Gold and Silver Loan	Base Rate + up to 7.00%	
Deprived Sector Loan	Institutional	Base Rate + up to 7.00%
	Individual	Base Rate + up to 7.00%
Home Loan	Base Rate + up to 7.00%	13.00% - 14.50%
Professional Loan	Base Rate + 4.50% to 7.00%	
Subsidized Loan under Various Scheme	Base Rate + up to 2.00%	
Startup - Flexi Loan	Base Rate + up to 7.00%	
Loan against Life Insurance Policy	Base Rate + up to 7.00%	
Jyoti Microfinance Loan	Base Rate + up to 7.00%	
Jyoti Pariwartankari Karja	Base Rate + 4.50% to 7.00%	
<b>Bywasaya Jeevan Raksha Karja</b>	<b>Base Rate + 3.00%</b>	
Loan Against Fixed Deposit	Up to 2% on Coupon rate or Base Rate whichever is higher	
Base Rate (Poush End 2078)	9.23%	
Consortium Financing	As per Consortium Decision	
<b>Effective from 2078.12.01(2022/03/15)</b>		