

Interest Rates on Deposits (p.a. on daily basis)		
Fixed Deposits	Individual	Institutional
3 Months & Above	11.55%	10.55%
Call Deposit	Up to 3.27%	
Saving Deposits		
	Minimum Balance	Interest Rate (% p.a.)
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%
Hamro Surakshit Bachat Khata	RS. 3,000	7.00%
Micro Finance Saving	RS.100	6.55%
Bhukampa Pidit 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%
Foreign Currency Deposit		
	Minimum Balance	Interest Rate (% p.a.)
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 5.50%	
Education Loan	Base Rate + up to 5.50%	
H.P. Loan Private	Base Rate + up to 5.50%	13.00% - 14.50%
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%	13.00% - 14.50%
Loan Against Shares	Base Rate + 3.00% to 5.50%	
Gold and Silver Loan	Base Rate + up to 5.50%	
Deprived Sector Loan	Institutional	Base Rate + up to 5.00%
	Individual	Base Rate + up to 7.00%
Home Loan	Base Rate + up to 5.50%	13.00% - 14.50%
Professional Loan	Base Rate + 3.00% 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 + up to 5.50%	
Jyoti Microfinance Loan	Base Rate + up to 7.00%	
Jyoti Pariwartankari Karja	Base Rate + 3.00% to 5.00%	
Loan Against Fixed Deposit	Up to 2% on Coupon rate or Base Rate whichever is higher	
Base Rate (Push End 2078)	9.23%	
Consortium Financing	As per Consortium Decision	
Effective from 2078.11.01(2022/02/13)		