

Interest Rates on Deposits (p.a. on daily basis)		
Fixed Deposits	Individual	Institutional
3 Months & Above	12.00%	11.00%
Call Deposit	Up to 3.50%	
Saving Deposits		
	Minimum Balance	Interest Rate (% p.a.)
Jyoti Bumper Saving Account	RS.1	7.00%
Jyoti Premium Savings Account	RS. 10,000	7.00%
Jyoti Salary Savings Account	RS. 0	7.00%
Sawari Chalak Surakshya Khata	RS. 100	7.00%
Jyoti Ansiyar Bachat Khata	RS. 100	7.00%
Jyoti ASBA Bachat Khata	RS. 1	7.00%
Jyoti Dampati Bachat Yojana	RS. 5,000	7.50%
Jyoti Bal Bachat Khata	RS. 100	7.00%
Jyoti Jestha Nagarik Khata	RS. 500	7.00%
Jyoti Samridhi Bachat Khata	RS. 0	7.00%
Hamro Surakshit Bachat Khata	RS. 3,000	8.55%
Micro Finance Saving	RS.100	7.00%
Bhukampa Pudit Khata	RS. 0	7.00%
Remittance Khata	RS. 0	7.00%
Nari Samman Bachat Khata	RS. 1,000	7.00%
Muwabja Bachat Khata	RS. 0	7.00%
Staff Saving Account	RS. 0	7.00%
Smajik Surakshya Khata	RS. 0	7.00%
Jyoti Smart Savings Account	RS. 0	7.00%
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%**

***Rate for Renewal of Institutional Fixed Deposit (Bidding): Additional 0.1%**

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 + up 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 + up 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 + up to 7.00%	
Bywasaya Jeevan Raksha Karja	Base Rate + 3.00%	
Loan Against Fixed Deposit	Up to 2% on Coupon rate or Base Rate whichever is higher	
Base Rate (Chaitra End 2078)	10.16%	
Consortium Financing	As per Consortium Decision	
Effective from 2079.02.01(2022/05/15)		