

Interest Rates on Deposits (p.a. on daily basis)		
Fixed Deposits	Individual	Institutional
3 Months & Above	10.25%	9.25%
Call Deposit	Up to 2.62%	
Saving Deposits		
Minimum Balance	Interest Rate (% p.a.)	
Jyoti Bumper Saving Account	RS.1	5.25%
Jyoti Premium Savings Account	RS. 10,000	5.50%
Jyoti Salary Savings Account	RS. 0	5.25%
Sawari Chalak Surakshya Khata	RS. 100	5.25%
Jyoti Ansiyar Bachat Khata	RS. 100	5.25%
Jyoti ASBA Bachat Khata	RS. 1	5.25%
Jyoti Dampati Bachat Yojana	RS. 5,000	5.25%
Jyoti Bal Bachat Khata	RS. 100	5.25%
Jyoti Jestha Nagarik Khata	RS. 500	5.25%
Jyoti Samridhi Bachat Khata	RS. 0	5.25%
Hamro Surakshit Bachat Khata	RS. 3,000	6.00%
Micro Finance Saving	RS.100	5.25%
Bhukampa Pidot Khata	RS. 0	5.25%
Remittance Khata	RS. 0	5.25%
Nari Samman Bachat Khata	RS. 1,000	5.25%
Muwabja Bachat Khata	RS. 0	6.25%
Staff Saving Account	RS. 0	5.25%
Smajik Surakshya Khata	RS. 0	5.25%
Jyoti Smart Savings Account	RS. 0	6.25%
Jyoti Saving Account (FCY Deposit)	RS. 0	up to 2.00%
*Rate for Remittance Deposit : Additional 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%	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 + 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%	11% - 13%
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 2.00%	
Jyoti Microfinance Loan	Base Rate + up to 7.00%	
Jyoti Pariwartankari Karja	Base Rate + 3.00% to 5.00%	
Loan Against Fixed Deposit	2% on Coupon rate or Base Rate whichever is higher	
Base Rate (Ashwin End 2078)	8.42%	
Consortium Financing	As per Consortium Decision	
Effective from 2078.08.01(2021/11/17)		