

Jyoti Bikash Bank Ltd.

| S.N. | Month | Yield Rate | Cost of Deposit | Spread Rate | Base Rate |
|------|--------------|------------|-----------------|-------------|-----------|
| 1 | Poush 2079 | 15.35% | 10.37% | 4.97% | 13.26% |
| 2 | Mangsir 2079 | 15.26% | 10.27% | 4.99% | 12.68% |
| 3 | Kartik 2079 | 14.99% | 10.00% | 4.98% | 12.34% |
| 4 | Ashwin 2079 | 14.55% | 9.81% | 4.74% | 12.46% |
| 5 | Bhadra 2079 | 14.29% | 9.39% | 4.90% | 12.10% |
| 6 | Shrawan 2079 | 14.18% | 9.19% | 4.99% | 11.77% |
| 7 | Ashad 2079 | 13.32% | 8.75% | 4.58% | 11.89% |
| 8 | Jestha 2079 | 13.25% | 8.55% | 4.70% | 10.87% |
| 9 | Baisakh 2079 | 13.06% | 8.37% | 4.69% | 10.63% |
| 10 | Chaitra 2078 | 12.15% | 8.20% | 3.96% | 10.51% |
| 11 | Falgun 2078 | 11.82% | 7.93% | 3.89% | 10.27% |
| 12 | Magh 2078 | 11.42% | 7.35% | 4.07% | 9.70% |
| 13 | Poush 2078 | 10.70% | 7.14% | 3.57% | 9.63% |
| 14 | Mangsir 2078 | 10.70% | 7.00% | 3.70% | 8.88% |
| 15 | Kartik 2078 | 10.61% | 6.72% | 3.89% | 8.73% |
| 16 | Ashwin 2078 | 10.49% | 6.48% | 4.01% | 9.11% |
| 17 | Bhadra 2078 | 10.39% | 5.96% | 4.43% | 8.04% |
| 18 | Sharwan 2078 | 10.57% | 5.84% | 4.73% | 8.10% |
| 19 | Ashad 2078 | 10.60% | 5.93% | 4.67% | 8.42% |
| 20 | Jestha 2078 | 10.73% | 5.94% | 4.79% | 8.14% |
| 21 | Baisakh 2078 | 10.75% | 5.95% | 4.79% | 8.14% |
| 22 | Chaitra 2077 | 10.44% | 5.81% | 4.62% | 8.57% |
| 23 | Falgun 2077 | 10.50% | 5.95% | 4.55% | 8.15% |
| 24 | Magh 2077 | 10.86% | 6.24% | 4.62% | 8.38% |
| 25 | Poush 2077 | 11.32% | 6.51% | 4.81% | 8.82% |
| 26 | Mangsir 2077 | 11.45% | 6.46% | 4.99% | 9.10% |
| 27 | Kartik 2077 | 11.81% | 6.86% | 4.95% | 9.10% |
| 28 | Ashoj 2077 | 12.15% | 7.16% | 4.99% | 9.86% |
| 29 | Bhadra 2077 | 12.15% | 7.17% | 4.98% | 9.56% |
| 30 | Shrawan 2077 | 12.22% | 7.23% | 4.99% | 9.71% |
| 31 | Ashad 2077 | 12.10% | 7.60% | 4.50% | 10.58% |
| 32 | Jestha 2077 | 12.09% | 7.75% | 4.33% | 10.12% |
| 33 | Baishak 2077 | 12.04% | 8.11% | 3.93% | 10.68% |
| 34 | Chaitra 2076 | 13.36% | 8.43% | 4.94% | 11.16% |

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|-----------|-------------|--------|-------|-------|--------|
| 35 | Falgun 2076 | 13.62% | 8.40% | 5.22% | 11.17% |
| 36 | Magh 2076 | 13.68% | 8.38% | 5.30% | 11.12% |