



## Interest rates for deposits

(Effective from 06 April 2020)

	Deposit Product	Term	Annual Interest Rates					
			TJS Indiv.	TJS Corp.	USD Indiv.	USD Corp.	EUR Indiv.	EUR Corp.
Fixed deposits	Term Deposit	91- 180 days	2%	2%	-	-	-	
		181 - 270 days	3%	3%	-	-	-	
		271 - 365 days	4%	4%	-	-	-	
		1 year < 1.5 years	6%	5%	0.2%	0.1%	0.1%	
		1.5 year < 2 years	7%	6%	0.3%	0.2%	-	
		2 year < 3 years	8%	7%	0.4%	0.3%	-	
		3 year < 5 years	9%	8%	0.5%	0.3%	-	-
		3 year < 5 years	-	-	-	2.5%	-	-
	Housing Deposit	Up to 1,5 years	7%	-	0.2%	-	-	-
		Above 1,5 years	8%	-	0.5%	-	-	-
Child Deposit <sup>1</sup>	Up to 1,5 years	7%	-	0.2%	-	-	-	
	Above 1,5 years	8%	-	0.5%	-	-	-	
Unfixed deposits	Saving Deposits	No term	-	-	-	-	-	
	Cards	No term	-	-	-	-	-	
	Demand Deposits	No term	-	-	-	-	-	
	Easy Deposits	No term	1%	-	-	-	-	
	Diyor Deposits	No term	1%	-	-	-	-	

Approved as per the ALCO dated 30 March 2020.

Yenten Lama

Chief Executive Officer

