JS Bank Limited

Profit Payout Rates

PKR Savings Product Profit Rate (per annum)

With effect from November 01, 2026

For Institutional/Corporate Customers

Balance between			Current
1.00	to	9,999,999	7.50%
10,000,000	to	24,999,999	7.50%
25,000,000	to	49,999,999	7.75%
50,000,000	to	99,999,999	8.00%
100,000,000	to	249,999,999	8.25%
250,000,000	to	499,999,999	8.50%
500,000,000	to	749,999,999	8.75%
750,000,000	to	999,999,999	9.00%
1,000,000,000	to	above	10.00%

For Individual Customers

	Balance between			Current
	Upto		10,000,000	* 10.50%
Above	10,000,000	to	24,999,999	7.50%
	25,000,000	to	49,999,999	7.75%
	50,000,000	to	99,999,999	8.00%
	100,000,000	to	249,999,999	8.25%
	250,000,000	to	499,999,999	8.50%
	500,000,000	to	749,999,999	8.75%
	750,000,000	to	999,999,999	9.00%
	1,000,000,000	to	above	10.00%

****Individual customer accounts eligible under SBP's BPRD Circular No. 15 of 2026 will receive the mandated minimum profit rate.***

*****Above rates are applicable for all saving accounts including PLS Saving, Rupee Plus Saving, Muhib-e-Watan Account, Payroll Saver Account, JS Asaan Savings Account, Assan Digital Account Savings, Assan Digital Remittance Savings, Freelance Digital Account Savings, JS Her Saving Account, JS RDA Saving Account, Roshan Digital Business Saving Account, and Digital Savings Account.***

Term Deposit Rates (per annum)

With effect from November 01, 2026

				Up to 1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
At Maturity	100,000	to	4,999,999	8.95%	10.20%	10.43%	11.32%	10.43%	10.42%	10.56%
Semi Annual Profit Payment							10.93%	9.93%	9.87%	9.95%
Quarterly Profit Payment						10.08%	10.75%	9.85%	9.81%	9.92%
Monthly Profit Intervals					9.75%	9.85%	10.62%	9.80%	9.78%	9.90%
At Maturity	5,000,000	to	9,999,999	9.20%	10.45%	10.68%	11.57%	10.68%	10.67%	10.81%
Semi Annual Profit Payment							11.18%	10.18%	10.12%	10.20%
Quarterly Profit Payment						10.33%	11.00%	10.10%	10.06%	10.17%
Monthly Profit Intervals					10.00%	10.10%	10.87%	10.05%	10.03%	10.15%
At Maturity	10,000,000 and above			9.30%	10.55%	10.78%	11.67%	10.78%	10.77%	10.91%
Semi Annual Profit Payment							11.28%	10.28%	10.22%	10.30%
Quarterly Profit Payment						10.43%	11.10%	10.20%	10.16%	10.27%
Monthly Profit Intervals					10.10%	10.20%	10.97%	10.15%	10.13%	10.25%

Any early/pre mature encashment of Term Deposits (any term), profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer. Deposits having tenor 1 year or above which will be premature within 1 year will also be subject to charge for CRR.

*****NOTE: THE ABOVE RATES ARE INDICATIVE AND ARE SUBJECT TO CHANGES***