

## JS Bank Limited

### Profit Payout Rates

#### PLS Rate (per annum)

*Indicative rates for the period between Jan 02, 2024 to Jan 31, 2024 unless revised earlier*

For any balance in PLS	20.50%
Muhib-e-Watan Account	20.50%
Payroll Saver Account	20.50%
Settlement Plus Account	20.50%
Family Saver Account	20.50%
Special Notice Deposit (less than 30 days)	20.50%

#### Term Deposit Rates (per annum)

**With effect from Jan 02, 2024**

			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
<b>At Maturity</b>	100,000	to 4,999,999	15.25%	15.35%	15.75%	16.00%	14.00%	13.50%	12.55%
Semi Annual Profit Payment						15.90%	13.90%	13.40%	12.45%
Quarterly Profit Payment					15.55%	15.80%	13.80%	13.30%	12.35%
Monthly Profit Intervals				15.25%	15.40%	15.70%	13.70%	13.20%	12.25%
<b>At Maturity</b>	5,000,000	to 9,999,999	15.50%	15.60%	16.00%	16.25%	14.25%	13.75%	12.65%
Semi Annual Profit Payment						16.15%	14.15%	13.65%	12.55%
Quarterly Profit Payment					15.90%	16.05%	14.05%	13.55%	12.45%
Monthly Profit Intervals				15.50%	15.60%	15.95%	13.95%	13.45%	12.35%
<b>At Maturity</b>	10,000,000	and above	15.75%	15.85%	16.25%	16.50%	14.50%	14.00%	13.00%
Semi Annual Profit Payment						16.40%	14.40%	13.90%	12.90%
Quarterly Profit Payment					16.15%	16.30%	14.30%	13.80%	12.80%
Monthly Profit Intervals				15.75%	15.85%	16.20%	14.20%	13.70%	12.70%

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.

#### Rupee Plus / JS Her Saving Account / JS RDA Saving Account / Digital Saving Account\*\* Daily Product & Financial Institutions

**With effect from Jan 02, 2024**

	<u>Balance between</u>	<u>Current</u>
1.00	to 9,999,999	20.50%
10,000,000	to 99,999,999	20.50%
100,000,000	to 249,999,999	20.50%
250,000,000	to 499,999,999	20.50%
500,000,000	to 749,999,999	20.50%
750,000,000	to 999,999,999	20.50%
1,000,000,000	to above	20.50%

\*\*NOTE: THE ABOVE RATES ARE INDICATIVE, BASED ON PROFIT AND LOSS SHARING BASIS, AND ARE SUBJECT TO CHANGES

## JS Bank Limited

### Profit Payout Rates on FCY Deposits

*Indicative rates for the period between Jan 02, 2024 to Jan 31, 2024*

#### Term Deposit Rates (per annum)

##### For Deposit below 50,000

	1M	3M	6M	1 Y
<b>USD</b>	0.50%	0.75%	1.00%	1.25%
<b>GBP</b>	0.20%	0.30%	0.40%	0.50%
<b>EUR</b>	0.20%	0.30%	0.40%	0.50%

##### For Deposit 50,000 till 249,999

	1M	3M	6M	1 Y
<b>USD</b>	0.75%	1.00%	1.25%	1.50%
<b>GBP</b>	0.45%	0.55%	0.65%	0.75%
<b>EUR</b>	0.30%	0.40%	0.50%	0.60%

##### For Deposit 250,000 till 499,999

	1M	3M	6M	1 Y
<b>USD</b>	1.00%	1.25%	1.50%	1.75%
<b>GBP</b>	0.40%	0.60%	0.80%	1.00%
<b>EUR</b>	0.40%	0.50%	0.60%	0.70%

##### For Deposit 500,000 and Above

	1M	3M	6M	1 Y
<b>USD</b>	1.25%	1.50%	1.75%	2.00%
<b>GBP</b>	0.50%	0.75%	1.00%	1.50%
<b>EUR</b>	0.50%	0.60%	0.70%	0.80%

#### JS Foreign Currency Plus Savings Account / JS RDA Saving Account / Digital Saving Account

JS FCY Plus Savings Account	USD	GBP	EURO	AED	CNY
For daily balances up to 4,999	0.20%	0.10%	0.10%	0.10%	0.10%
For daily balances between 5,000 up to 24,999	0.40%	0.20%	0.12%	0.12%	0.12%
For daily balances between 25,000 up to 49,999	0.60%	0.30%	0.15%	0.15%	0.15%
For daily balances between 50,000 up to 99,999	0.80%	0.40%	0.20%	0.20%	0.20%
For daily balances above 100,000	1.00%	0.50%	0.25%	0.25%	0.25%