

JS Bank Limited

Profit Payout Rates

PLS Rate (per annum)

Indicative rates for the period between Jul 01, 2024 to Jul 31, 2024 unless revised earlier

For any balance in PLS	19.00%
Muhib-e-Watan Account	19.00%
Payroll Saver Account	19.00%
Settlement Plus Account	19.00%
Family Saver Account	19.00%
JS Asaan Savings Account	19.00%
Special Notice Deposit (less than 30 days)	19.00%

Term Deposit Rates (per annum)

With effect from Jul 01, 2024

				1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
At Maturity	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%
At Maturity	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%
At Maturity	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 Jul 01, 2024

	<u>Balance between</u>			<u>Current</u>
	1.00	to	9,999,999	19.00%
	10,000,000	to	99,999,999	19.00%
	100,000,000	to	249,999,999	19.00%
	250,000,000	to	499,999,999	19.00%
	500,000,000	to	749,999,999	19.00%
	750,000,000	to	999,999,999	19.00%
	1,000,000,000	to	above	19.00%

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