

JS Bank Limited

Profit Payout Rates

PLS Rate (per annum)

Indicative rates for the period between Sep 01, 2024 to Sep 30, 2024 unless revised earlier

For any balance in PLS	18.00%
Muhib-e-Watan Account	18.00%
Payroll Saver Account	18.00%
Settlement Plus Account	18.00%
Family Saver Account	18.00%
JS Asaan Savings Account	18.00%

Term Deposit Rates (per annum)

With effect from Sep 06, 2024

				Up to 1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
At Maturity	100,000	to	4,999,999	15.25%	14.64%	14.13%	14.14%	12.82%	12.30%	11.85%
Semi Annual Profit Payment							13.57%	12.11%	11.57%	11.11%
Quarterly Profit Payment						13.53%	13.30%	12.00%	11.50%	11.07%
Monthly Profit Intervals					13.79%	13.15%	13.12%	11.92%	11.45%	11.04%
At Maturity	5,000,000	to	9,999,999	15.50%	14.89%	14.38%	14.39%	13.07%	12.55%	12.10%
Semi Annual Profit Payment							13.82%	12.36%	11.82%	11.36%
Quarterly Profit Payment						13.78%	13.55%	12.25%	11.75%	11.32%
Monthly Profit Intervals					14.04%	13.40%	13.37%	12.17%	11.70%	11.29%
At Maturity	10,000,000	and above		15.75%	14.99%	14.48%	14.49%	13.17%	12.65%	12.20%
Semi Annual Profit Payment							13.92%	12.46%	11.92%	11.46%
Quarterly Profit Payment						13.88%	13.65%	12.35%	11.85%	11.42%
Monthly Profit Intervals					14.14%	13.50%	13.47%	12.27%	11.80%	11.39%

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 Sep 01, 2024

<u>Balance between</u>		<u>Current</u>
1.00	to 9,999,999	18.00%
10,000,000	to 99,999,999	18.00%
100,000,000	to 249,999,999	18.00%
250,000,000	to 499,999,999	18.00%
500,000,000	to 749,999,999	18.00%
750,000,000	to 999,999,999	18.00%
1,000,000,000	to above	18.00%

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