

JS Bank Limited

Profit Payout Rates

PLS Rate (per annum)

Indicative rates for the period between Jan 01, 2025 to Jan 31, 2025 unless revised earlier

For any balance in PLS	11.50%
Muhib-e-Watan Account	11.50%
Payroll Saver Account	11.50%
Settlement Plus Account	11.50%
Family Saver Account	11.50%
JS Asaan Savings Account	11.50%
Assan Digital Account Savings	11.50%
Assan Digital Remittance Savings	11.50%

Term Deposit Rates (per annum)

With effect from Jan 17, 2025

			Up to 1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year	
At Maturity	100,000	to	4,999,999	8.83%	9.08%	8.59%	9.35%	9.01%	9.05%	9.55%
Semi Annual Profit Payment						9.07%	8.62%	8.61%	9.04%	
Quarterly Profit Payment					8.33%	8.93%	8.56%	8.57%	9.01%	
Monthly Profit Intervals				8.70%	8.16%	8.84%	8.51%	8.54%	8.99%	
At Maturity	5,000,000	to	9,999,999	9.08%	9.33%	8.84%	9.60%	9.26%	9.30%	9.80%
Semi Annual Profit Payment						9.32%	8.87%	8.86%	9.29%	
Quarterly Profit Payment					8.58%	9.18%	8.81%	8.82%	9.26%	
Monthly Profit Intervals				8.95%	8.41%	9.09%	8.76%	8.79%	9.24%	
At Maturity	10,000,000	and above		9.18%	9.43%	8.94%	9.70%	9.36%	9.40%	9.90%
Semi Annual Profit Payment						9.42%	8.97%	8.96%	9.39%	
Quarterly Profit Payment					8.68%	9.28%	8.91%	8.92%	9.36%	
Monthly Profit Intervals				9.05%	8.51%	9.19%	8.86%	8.89%	9.34%	

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 Savings Account** (per annum)

With effect from Jan 01, 2025

	<u>Balance between</u>	<u>Current</u>
1.00	to 9,999,999	11.50%
10,000,000	to 99,999,999	11.50%
100,000,000	to 249,999,999	11.50%
250,000,000	to 499,999,999	11.50%
500,000,000	to 749,999,999	11.50%
750,000,000	to 999,999,999	11.50%
1,000,000,000	to above	11.50%

Savings & Rupee Plus Rates for Financial Institutions, Public Sector Enterprises & Public Limited Companies (per annum)

With effect from Jan 17, 2025

For any balance	8.54%
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**NOTE: THE ABOVE RATES ARE INDICATIVE AND ARE SUBJECT TO CHANGES