

JS Bank Limited

Profit Payout Rates

PLS Rate (per annum)

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

For any balance in PLS	10.50%
Muhib-e-Watan Account	10.50%
Payroll Saver Account	10.50%
Settlement Plus Account	10.50%
Family Saver Account	10.50%
JS Asaan Savings Account	10.50%
Assan Digital Account Savings	10.50%
Assan Digital Remittance Savings	10.50%
Freelance Digital Account Savings	10.50%

Term Deposit Rates (per annum)

With effect from May 06, 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	7.10%	8.46%	7.99%	8.95%	8.65%	8.75%	9.25%
Semi Annual Profit Payment						8.69%	8.28%	8.34%	8.76%
Quarterly Profit Payment					7.77%	8.56%	8.23%	8.30%	8.74%
Monthly Profit Intervals				8.14%	7.62%	8.48%	8.19%	8.27%	8.72%
At Maturity	5,000,000	to 9,999,999	7.35%	8.71%	8.24%	9.20%	8.90%	9.00%	9.50%
Semi Annual Profit Payment						8.94%	8.53%	8.59%	9.01%
Quarterly Profit Payment					8.02%	8.81%	8.48%	8.55%	8.99%
Monthly Profit Intervals				8.39%	7.87%	8.73%	8.44%	8.52%	8.97%
At Maturity	10,000,000	and above	7.45%	8.81%	8.34%	9.30%	9.00%	9.10%	9.60%
Semi Annual Profit Payment						9.04%	8.63%	8.69%	9.11%
Quarterly Profit Payment					8.12%	8.91%	8.58%	8.65%	9.09%
Monthly Profit Intervals				8.49%	7.97%	8.83%	8.54%	8.62%	9.07%

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 May 01, 2025

	<u>Balance between</u>	<u>Current</u>
1.00	to 9,999,999	10.50%
10,000,000	to 99,999,999	10.50%
100,000,000	to 249,999,999	10.50%
250,000,000	to 499,999,999	10.50%
500,000,000	to 749,999,999	10.50%
750,000,000	to 999,999,999	10.50%
1,000,000,000	to above	10.50%

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

With effect from May 06, 2025

For any balance	7.48%
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**NOTE: THE ABOVE RATES ARE INDICATIVE AND ARE SUBJECT TO CHANGES

JS Bank Limited

Profit Payout Rates on FCY Deposits

Indicative rates for the period between May 01, 2025 to May 31, 2025

Term Deposit Rates (per annum)

For Deposit below 50,000

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

For Deposit 50,000 till 249,999

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

For Deposit 250,000 till 499,999

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

For Deposit 500,000 and Above

	1M	3M	6M	1 Y
USD	1.25%	1.50%	1.75%	2.00%
GBP	0.50%	0.75%	1.00%	1.50%
EUR	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%