

JS Bank Limited

Profit Payout Rates

PLS Rate (per annum)

Indicative rates for the period between January 01, 2026 to January 31, 2026 unless revised earlier

For any balance in PLS	9.00%
Muhib-e-Watan Account	9.00%
Payroll Saver Account	9.00%
Settlement Plus Account	9.00%
Family Saver Account	9.00%
JS Asaan Savings Account	9.00%
Assan Digital Account Savings	9.00%
Assan Digital Remittance Savings	9.00%
Freelance Digital Account Savings	9.00%

Term Deposit Rates (per annum)

With effect from January 01, 2026

			Up to 1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
At Maturity	100,000	to 4,999,999	6.43%	7.79%	7.35%	8.14%	7.70%	7.75%	8.06%
Semi Annual Profit Payment						7.92%	7.40%	7.41%	7.67%
Quarterly Profit Payment					7.15%	7.81%	7.35%	7.38%	7.65%
Monthly Profit Intervals				7.50%	7.02%	7.74%	7.32%	7.36%	7.64%
At Maturity	5,000,000	to 9,999,999	6.68%	8.04%	7.60%	8.39%	7.95%	8.00%	8.31%
Semi Annual Profit Payment						8.17%	7.65%	7.66%	7.92%
Quarterly Profit Payment					7.40%	8.06%	7.60%	7.63%	7.90%
Monthly Profit Intervals				7.75%	7.27%	7.99%	7.57%	7.61%	7.89%
At Maturity	10,000,000	and above	6.78%	8.14%	7.70%	8.49%	8.05%	8.10%	8.41%
Semi Annual Profit Payment						8.27%	7.75%	7.76%	8.02%
Quarterly Profit Payment					7.50%	8.16%	7.70%	7.73%	8.00%
Monthly Profit Intervals				7.85%	7.37%	8.09%	7.67%	7.71%	7.99%

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 January 01, 2026

	<u>Balance between</u>	<u>Current</u>
1.00	to 9,999,999	9.00%
10,000,000	to 99,999,999	9.00%
100,000,000	to 249,999,999	9.00%
250,000,000	to 499,999,999	9.00%
500,000,000	to 749,999,999	9.00%
750,000,000	to 999,999,999	9.00%
1,000,000,000	above	9.00%

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

With effect from January 01, 2026

For any balance	6.73%
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**NOTE: THE ABOVE RATES ARE INDICATIVE AND ARE SUBJECT TO CHANGES