

## 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
<b>At Maturity</b>										
Semi Annual Profit Payment	100,000	to	4,999,999	6.43%	7.79%	7.35%	8.14%	7.70%	7.75%	8.06%
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%	
<b>At Maturity</b>	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						7.40%	8.06%	7.60%	7.63%	7.90%
Quarterly Profit Payment				7.75%	7.27%	7.99%	7.57%	7.61%	7.89%	
<b>At Maturity</b>	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	to	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**

## JS Bank Limited

### Profit Payout Rates on FCY Deposits

*Indicative rates for the period between January 01, 2026 to January 31, 2026*

#### Term Deposit Rates (per annum)

##### For Deposit below 50,000

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

##### For Deposit 50,000 till 249,999

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

##### For Deposit 250,000 till 499,999

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

##### For Deposit 500,000 and Above

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