

## JS Bank Limited

### Profit Payout Rates

#### PLS Rate (per anum)

*Indicative rates for the period between Oct 01, 2020 to Oct 31, 2020 unless revised earlier*

|                         |       |
|-------------------------|-------|
| For any balance in PLS  | 5.50% |
| Muhib-e-Watan Account   | 5.50% |
| Payroll Saver Account   | 5.50% |
| Settlement Plus Account | 5.50% |
| Family Saver Account    | 5.50% |

|  |       |
|--|-------|
| Special Notice Deposit (less than 30 days) | 5.50% |
|--|-------|

#### Term Deposit Rates (per annum)

**With effect from Oct 01, 2020**

|                            |                        | 1 Month | 3 month | 6 month | 1 Year | 2 Year | 3 Year | 5 Year |
|----------------------------|------------------------|---------|---------|---------|--------|--------|--------|--------|
| <b>At Maturity</b>         | 100,000 to 4,999,999   | 5.50%   | 5.20%   | 5.00%   | 4.70%  | 4.60%  | 4.90%  | 5.00%  |
| Semi Annual Profit Payment |                        |         |         |         | 4.60%  | 4.50%  | 4.80%  | 5.00%  |
| Quarterly Profit Payment   |                        |         |         | 4.95%   | 4.50%  | 4.40%  | 4.70%  | 5.00%  |
| Monthly Profit Intervals   |                        |         | 5.00%   | 4.90%   | 4.40%  | 4.30%  | 4.60%  | 5.00%  |
| <b>At Maturity</b>         | 5,000,000 to 9,999,999 | 5.70%   | 5.40%   | 5.20%   | 4.90%  | 4.80%  | 5.10%  | 5.20%  |
| Semi Annual Profit Payment |                        |         |         |         | 4.80%  | 4.70%  | 5.00%  | 5.20%  |
| Quarterly Profit Payment   |                        |         |         | 5.15%   | 4.70%  | 4.60%  | 4.90%  | 5.20%  |
| Monthly Profit Intervals   |                        |         | 5.20%   | 5.05%   | 4.60%  | 4.50%  | 4.80%  | 5.20%  |
| <b>At Maturity</b>         | 10,000,000 and above   | 5.90%   | 5.60%   | 5.40%   | 5.10%  | 5.00%  | 5.20%  | 5.30%  |
| Semi Annual Profit Payment |                        |         |         |         | 5.00%  | 4.90%  | 5.10%  | 5.30%  |
| Quarterly Profit Payment   |                        |         |         | 5.35%   | 4.90%  | 4.80%  | 5.00%  | 5.30%  |
| Monthly Profit Intervals   |                        |         | 5.40%   | 5.30%   | 4.80%  | 4.70%  | 4.90%  | 5.30%  |

For Deposits : 1 Year and beyond, a penalty will be imposed on early encashment.

#### Rupee Plus\*\* - Daily Product & Financial Institutions

**With effect from Oct 01, 2020**

|               | <u>Balance between</u> | <u>Current</u> |
|---------------|------------------------|----------------|
| 1.00          | to 9,999,999           | 5.50%          |
| 10,000,000    | to 99,999,999          | 5.50%          |
| 100,000,000   | to 249,999,999         | 5.50%          |
| 250,000,000   | to 499,999,999         | 5.55%          |
| 500,000,000   | to 749,999,999         | 5.60%          |
| 750,000,000   | to 999,999,999         | 5.75%          |
| 1,000,000,000 | to above               | 6.00%          |

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