

## JS Bank Limited

### Profit Payout Rates

#### PLS Rate (per anum)

*Indicative rates for the period between Nov 01, 2020 to Nov 30, 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%
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#### Term Deposit Rates (per annum)

**With effect from Nov 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 Nov 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**