

JS Bank Limited

Profit Payout Rates

PLS Rate (per anum)

Indicative rates for the period between Sep 01, 2022 to Sep 30, 2022 unless revised earlier

For any balance in PLS	13.50%
Muhib-e-Watan Account	13.50%
Payroll Saver Account	13.50%
Settlement Plus Account	13.50%
Family Saver Account	13.50%
Special Notice Deposit (less than 30 days)	13.50%

Term Deposit (Speed of 14%)

With effect from Sep 01, 2022

			1 Year	
At Maturity	100,000	to	5,000,000	14.00%
Semi Annual Profit Payment				13.75%
Quarterly Profit Payment				13.60%
Monthly Profit Intervals				13.50%

Term Deposit Rates (per annum)

With effect from Sep 01, 2022

			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year	
At Maturity	100,000	to	4,999,999	12.25%	12.35%	12.45%	12.55%	12.55%	12.35%	12.25%
Semi Annual Profit Payment						12.45%	12.45%	12.25%	12.15%	
Quarterly Profit Payment					12.30%	12.35%	12.35%	12.15%	12.05%	
Monthly Profit Intervals				12.25%	12.27%	12.25%	12.25%	12.05%	11.95%	
At Maturity	5,000,000	to	9,999,999	12.35%	12.45%	12.55%	12.65%	12.65%	12.45%	12.35%
Semi Annual Profit Payment						12.55%	12.55%	12.35%	12.25%	
Quarterly Profit Payment					12.40%	12.45%	12.45%	12.25%	12.15%	
Monthly Profit Intervals				12.35%	12.37%	12.35%	12.35%	12.15%	12.05%	
At Maturity	10,000,000	and above		12.45%	12.55%	12.65%	12.75%	12.75%	12.55%	12.45%
Semi Annual Profit Payment						12.65%	12.65%	12.45%	12.35%	
Quarterly Profit Payment					12.50%	12.55%	12.55%	12.35%	12.25%	
Monthly Profit Intervals				12.45%	12.47%	12.45%	12.45%	12.25%	12.15%	

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

Rupee Plus** - Daily Product & Financial Institutions

With effect from Sep 01, 2022

	<u>Balance between</u>		<u>Current</u>	
	1.00	to	9,999,999	13.50%
	10,000,000	to	99,999,999	13.50%
	100,000,000	to	249,999,999	13.50%
	250,000,000	to	499,999,999	13.55%
	500,000,000	to	749,999,999	13.60%
	750,000,000	to	999,999,999	13.75%
	1,000,000,000	to	above	14.00%

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

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Profit Payout Rates on FCY Deposits

Indicative rates for the period between Sep 01, 2022 to Sep 30, 2022

Term Deposit Rates (per annum)

For Deposit below 50,000

	1M	3M	6M	1 Y
USD	0.50%	0.65%	0.85%	0.95%
GBP	0.05%	0.12%	0.14%	0.16%
EUR	0.03%	0.04%	0.05%	0.06%

For Deposit 50,000 till 249,999

	1M	3M	6M	1 Y
USD	0.75%	0.85%	0.95%	1.00%
GBP	0.10%	0.14%	0.16%	0.18%
EUR	0.04%	0.05%	0.06%	0.08%

For Deposit 250,000 till 499,999

	1M	3M	6M	1 Y
USD	0.85%	0.95%	1.00%	1.02%
GBP	0.12%	0.16%	0.18%	0.20%
EUR	0.05%	0.06%	0.08%	0.10%

For Deposit 500,000 and Above

	1M	3M	6M	1 Y
USD	0.95%	1.00%	1.02%	1.05%
GBP	0.16%	0.18%	0.20%	0.21%
EUR	0.06%	0.08%	0.10%	0.12%

JS Foreign Currency Plus Savings Account

JS FCY Plus Savings Account	USD	GBP	EURO	AED	CNY
For daily balances up to 4,999	0.05%	0.05%	0.04%	0.05%	0.05%
For daily balances between 5,000 up to 24,999	0.08%	0.08%	0.06%	0.08%	0.08%
For daily balances between 25,000 up to 49,999	0.12%	0.12%	0.08%	0.12%	0.12%
For daily balances between 50,000 up to 99,999	0.15%	0.15%	0.10%	0.15%	0.15%
For daily balances above 100,000	0.20%	0.20%	0.12%	0.20%	0.20%