

JS Bank Limited

Profit Payout Rates

PLS Rate (per anum)

Indicative rates for the period between Nov 01, 2022 to Nov 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 Nov 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 Nov 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 Nov 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**