

## JS Bank Limited

### Profit Payout Rates

#### PLS Rate (per anum)

Indicative rates for the period between Feb 01, 2023 to Feb 28, 2023 unless revised earlier

For any balance in PLS	15.50%
Muhib-e-Watan Account	15.50%
Payroll Saver Account	15.50%
Settlement Plus Account	15.50%
Family Saver Account	15.50%
Special Notice Deposit (less than 30 days)	15.50%

#### Term Deposit (Speed of 14%)

With effect from Feb 01, 2023

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

#### Term Deposit Rates (per annum)

With effect from Feb 01, 2023

				1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
<b>At Maturity</b>	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%
<b>At Maturity</b>	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%
<b>At Maturity</b>	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 Feb 01, 2023

	<u>Balance between</u>	<u>Current</u>
1.00	to	9,999,999
10,000,000	to	99,999,999
100,000,000	to	249,999,999
250,000,000	to	499,999,999
500,000,000	to	749,999,999
750,000,000	to	999,999,999
1,000,000,000	to	above
		15.50%
		15.50%
		15.50%
		15.55%
		15.60%
		15.75%
		16.00%

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

## JS Bank Limited

### Profit Payout Rates on FCY Deposits

Indicative rates for the period between Feb 01, 2023 to Feb 28, 2023

#### 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%