

JS Bank Limited

Profit Payout Rates

PLS Rate (per anum)

Indicative rates for the period between Nov 01, 2023 to Nov 30, 2023 unless revised earlier

For any balance in PLS	20.50%
Muhib-e-Watan Account	20.50%
Payroll Saver Account	20.50%
Settlement Plus Account	20.50%
Family Saver Account	20.50%
Special Notice Deposit (less than 30 days)	20.50%

Term Deposit Rates (per annum)

With effect from Nov 01, 2023

		1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
At Maturity	100,000 to 4,999,999	15.25%	15.35%	15.75%	16.00%	14.00%	13.50%	12.55%
Semi Annual Profit Payment					15.90%	13.90%	13.40%	12.45%
Quarterly Profit Payment				15.55%	15.80%	13.80%	13.30%	12.35%
Monthly Profit Intervals		15.25%	15.40%	15.70%	13.70%	13.20%	12.25%	
At Maturity	5,000,000 to 9,999,999	15.50%	15.60%	16.00%	16.25%	14.25%	13.75%	12.65%
Semi Annual Profit Payment					16.15%	14.15%	13.65%	12.55%
Quarterly Profit Payment				15.90%	16.05%	14.05%	13.55%	12.45%
Monthly Profit Intervals		15.50%	15.60%	15.95%	13.95%	13.45%	12.35%	
At Maturity	10,000,000 and above	15.75%	15.85%	16.25%	16.50%	14.50%	14.00%	13.00%
Semi Annual Profit Payment					16.40%	14.40%	13.90%	12.90%
Quarterly Profit Payment				16.15%	16.30%	14.30%	13.80%	12.80%
Monthly Profit Intervals		15.75%	15.85%	16.20%	14.20%	13.70%	12.70%	

Any early/pre mature encashment of Term Deposits (any term), profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer. Deposits having tenor 1 year or above which will be premature within 1 year will also be subject to charge for CRR.

Rupee Plus / JS Her Saving Account** - Daily Product & Financial Institutions

With effect from Nov 01, 2023

<u>Balance between</u>		<u>Current</u>
1.00	to 9,999,999	20.50%
10,000,000	to 99,999,999	20.50%
100,000,000	to 249,999,999	20.50%
250,000,000	to 499,999,999	20.50%
500,000,000	to 749,999,999	20.50%
750,000,000	to 999,999,999	20.50%
1,000,000,000	to above	20.50%

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