

JS Bank Limited

Profit Payout Rates

PLS Rate (per annum)

Indicative rates for the period between Aug 20, 2024 to Aug 31, 2024 unless revised earlier

| | |
|--|--------|
| For any balance in PLS | 18.00% |
| Muhib-e-Watan Account | 18.00% |
| Payroll Saver Account | 18.00% |
| Settlement Plus Account | 18.00% |
| Family Saver Account | 18.00% |
| JS Asaan Savings Account | 18.00% |
| Special Notice Deposit (less than 30 days) | 18.00% |

Term Deposit Rates (per annum)

With effect from Aug 20, 2024

| | | 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% | 15.26% | 14.76% | 13.20% | 12.93% | 12.31% |
| Semi Annual Profit Payment | | | | | 14.15% | 12.45% | 12.13% | 11.52% |
| Quarterly Profit Payment | | | | 14.57% | 13.85% | 12.33% | 12.05% | 11.48% |
| Monthly Profit Intervals | | | 15.25% | 14.13% | 13.66% | 12.25% | 12.00% | 11.45% |
| At Maturity | 5,000,000 to 9,999,999 | 15.50% | 15.60% | 15.51% | 15.01% | 13.45% | 13.18% | 12.56% |
| Semi Annual Profit Payment | | | | | 14.40% | 12.70% | 12.38% | 11.77% |
| Quarterly Profit Payment | | | | 14.82% | 14.10% | 12.58% | 12.30% | 11.73% |
| Monthly Profit Intervals | | | 15.50% | 14.38% | 13.91% | 12.50% | 12.25% | 11.70% |
| At Maturity | 10,000,000 and above | 15.75% | 15.85% | 15.61% | 15.11% | 13.55% | 13.28% | 12.66% |
| Semi Annual Profit Payment | | | | | 14.50% | 12.80% | 12.48% | 11.87% |
| Quarterly Profit Payment | | | | 14.92% | 14.20% | 12.68% | 12.40% | 11.83% |
| Monthly Profit Intervals | | | 15.75% | 14.48% | 14.01% | 12.60% | 12.35% | 11.80% |

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 / JS RDA Saving Account / Digital Saving Account** Daily Product & Financial Institutions

With effect from Aug 20, 2024

| | <u>Balance between</u> | <u>Current</u> |
|---------------|------------------------|----------------|
| 1.00 | to 9,999,999 | 18.00% |
| 10,000,000 | to 99,999,999 | 18.00% |
| 100,000,000 | to 249,999,999 | 18.00% |
| 250,000,000 | to 499,999,999 | 18.00% |
| 500,000,000 | to 749,999,999 | 18.00% |
| 750,000,000 | to 999,999,999 | 18.00% |
| 1,000,000,000 | to above | 18.00% |

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