

## JS Bank Limited

### Profit Payout Rates

#### PLS Rate (per anum)

*Indicative rates for the period between Sep 01, 2024 to Sep 30, 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%

### Term Deposit Rates (per annum)

**With effect from Sep 27, 2024**

				Up to 1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
<b>At Maturity</b>	100,000	to	4,999,999	14.09%	13.20%	11.99%	11.54%	10.74%	9.95%	9.87%
Semi Annual Profit Payment							11.14%	10.21%	9.44%	9.33%
Quarterly Profit Payment						11.54%	10.95%	10.13%	9.39%	9.30%
Monthly Profit Intervals					12.50%	11.25%	10.82%	10.07%	9.36%	9.28%
<b>At Maturity</b>	5,000,000	to	9,999,999	14.34%	13.45%	12.24%	11.79%	10.99%	10.20%	10.12%
Semi Annual Profit Payment							11.39%	10.46%	9.69%	9.58%
Quarterly Profit Payment						11.79%	11.20%	10.38%	9.64%	9.55%
Monthly Profit Intervals					12.75%	11.50%	11.07%	10.32%	9.61%	9.53%
<b>At Maturity</b>	10,000,000	and above		14.44%	13.55%	12.34%	11.89%	11.09%	10.30%	10.22%
Semi Annual Profit Payment							11.49%	10.56%	9.79%	9.68%
Quarterly Profit Payment						11.89%	11.30%	10.48%	9.74%	9.65%
Monthly Profit Intervals					12.85%	11.60%	11.17%	10.42%	9.71%	9.63%

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 Savings Account\*\* Daily Product & Financial Institutions

**With effect from Sep 01, 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 AND ARE SUBJECT TO CHANGES**