

## JS Bank Limited

### Profit Payout Rates

#### PLS Rate (per annum)

*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 02, 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	15.25%	15.47%	14.82%	14.70%	13.22%	12.84%	12.29%
Semi Annual Profit Payment							14.09%	12.47%	12.05%	11.50%
Quarterly Profit Payment						14.17%	13.80%	12.35%	11.98%	11.46%
Monthly Profit Intervals					14.54%	13.75%	13.61%	12.27%	11.92%	11.43%
<b>At Maturity</b>	5,000,000	to	9,999,999	15.50%	15.72%	15.07%	14.95%	13.47%	13.09%	12.54%
Semi Annual Profit Payment							14.34%	12.72%	12.30%	11.75%
Quarterly Profit Payment						14.42%	14.05%	12.60%	12.23%	11.71%
Monthly Profit Intervals					14.79%	14.00%	13.86%	12.52%	12.17%	11.68%
<b>At Maturity</b>	10,000,000	and above		15.75%	15.82%	15.17%	15.05%	13.57%	13.19%	12.64%
Semi Annual Profit Payment							14.44%	12.82%	12.40%	11.85%
Quarterly Profit Payment						14.52%	14.15%	12.70%	12.33%	11.81%
Monthly Profit Intervals					14.89%	14.10%	13.96%	12.62%	12.27%	11.78%

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 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, 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 Sep 01, 2024 to Sep 30, 2024*

#### Term Deposit Rates (per annum)

##### For Deposit below 50,000

	1M	3M	6M	1 Y
<b>USD</b>	0.50%	0.75%	1.00%	1.25%
<b>GBP</b>	0.20%	0.30%	0.40%	0.50%
<b>EUR</b>	0.20%	0.30%	0.40%	0.50%

##### For Deposit 50,000 till 249,999

	1M	3M	6M	1 Y
<b>USD</b>	0.75%	1.00%	1.25%	1.50%
<b>GBP</b>	0.45%	0.55%	0.65%	0.75%
<b>EUR</b>	0.30%	0.40%	0.50%	0.60%

##### For Deposit 250,000 till 499,999

	1M	3M	6M	1 Y
<b>USD</b>	1.00%	1.25%	1.50%	1.75%
<b>GBP</b>	0.40%	0.60%	0.80%	1.00%
<b>EUR</b>	0.40%	0.50%	0.60%	0.70%

##### For Deposit 500,000 and Above

	1M	3M	6M	1 Y
<b>USD</b>	1.25%	1.50%	1.75%	2.00%
<b>GBP</b>	0.50%	0.75%	1.00%	1.50%
<b>EUR</b>	0.50%	0.60%	0.70%	0.80%

#### JS Foreign Currency Plus Savings Account / JS RDA Saving Account / Digital Saving Account

JS FCY Plus Savings Account	USD	GBP	EURO	AED	CNY
For daily balances up to 4,999	0.20%	0.10%	0.10%	0.10%	0.10%
For daily balances between 5,000 up to 24,999	0.40%	0.20%	0.12%	0.12%	0.12%
For daily balances between 25,000 up to 49,999	0.60%	0.30%	0.15%	0.15%	0.15%
For daily balances between 50,000 up to 99,999	0.80%	0.40%	0.20%	0.20%	0.20%
For daily balances above 100,000	1.00%	0.50%	0.25%	0.25%	0.25%