

JS Bank Limited

Profit Payout Rates

PLS Rate (per anum)

Indicative rates for the period between Oct 01, 2024 to Oct 31, 2024 unless revised earlier

For any balance in PLS	16.00%
Muhib-e-Watan Account	16.00%
Payroll Saver Account	16.00%
Settlement Plus Account	16.00%
Family Saver Account	16.00%
JS Asaan Savings Account	16.00%
Assan Digital Account Savings	16.00%
Assan Digital Remittance Savings	16.00%

Term Deposit Rates (per annum)

With effect from Oct 04, 2024

			Up to 1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year	
At Maturity	100,000	to	4,999,999	14.11%	12.62%	11.08%	10.56%	9.96%	9.49%	9.45%
Semi Annual Profit Payment						10.22%	9.50%	9.02%	8.94%	
Quarterly Profit Payment					10.68%	10.05%	9.42%	8.97%	8.92%	
Monthly Profit Intervals				11.96%	10.43%	9.94%	9.37%	8.94%	8.90%	
At Maturity	5,000,000	to	9,999,999	14.36%	12.87%	11.33%	10.81%	10.21%	9.74%	9.70%
Semi Annual Profit Payment						10.47%	9.75%	9.27%	9.19%	
Quarterly Profit Payment					10.93%	10.30%	9.67%	9.22%	9.17%	
Monthly Profit Intervals				12.21%	10.68%	10.19%	9.62%	9.19%	9.15%	
At Maturity	10,000,000	and above		14.46%	12.97%	11.43%	10.91%	10.31%	9.84%	9.80%
Semi Annual Profit Payment						10.57%	9.85%	9.37%	9.29%	
Quarterly Profit Payment					11.03%	10.40%	9.77%	9.32%	9.27%	
Monthly Profit Intervals				12.31%	10.78%	10.29%	9.72%	9.29%	9.25%	

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 Oct 01, 2024

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

****NOTE: THE ABOVE RATES ARE INDICATIVE AND ARE SUBJECT TO CHANGES**