

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 11, 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 | 14.13% | 12.93% | 11.07% | 10.99% | 10.23% | 9.76% | 9.68% |
| Semi Annual Profit Payment | | | | | | 10.62% | 9.75% | 9.26% | 9.15% | |
| Quarterly Profit Payment | | | | | 10.67% | 10.44% | 9.67% | 9.22% | 9.13% | |
| Monthly Profit Intervals | | | | 12.24% | 10.42% | 10.33% | 9.62% | 9.19% | 9.11% | |
| At Maturity | 5,000,000 | to | 9,999,999 | 14.38% | 13.18% | 11.32% | 11.24% | 10.48% | 10.01% | 9.93% |
| Semi Annual Profit Payment | | | | | | 10.87% | 10.00% | 9.51% | 9.40% | |
| Quarterly Profit Payment | | | | | 10.92% | 10.69% | 9.92% | 9.47% | 9.38% | |
| Monthly Profit Intervals | | | | 12.49% | 10.67% | 10.58% | 9.87% | 9.44% | 9.36% | |
| At Maturity | 10,000,000 | and above | | 14.48% | 13.28% | 11.42% | 11.34% | 10.58% | 10.11% | 10.03% |
| Semi Annual Profit Payment | | | | | | 10.97% | 10.10% | 9.61% | 9.50% | |
| Quarterly Profit Payment | | | | | 11.02% | 10.79% | 10.02% | 9.57% | 9.48% | |
| Monthly Profit Intervals | | | | 12.59% | 10.77% | 10.68% | 9.97% | 9.54% | 9.46% | |

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**