

JS Bank Limited

Profit Payout Rates

PLS Rate (per anum)

Indicative rates for the period between Nov 01, 2024 to Nov 30, 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 Nov 12, 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	12.40%	10.52%	9.84%	9.87%	9.59%	9.11%	9.36%
Semi Annual Profit Payment						9.56%	9.16%	8.67%	8.86%	
Quarterly Profit Payment					9.43%	9.41%	9.09%	8.63%	8.84%	
Monthly Profit Intervals				10.06%	9.23%	9.32%	9.04%	8.60%	8.82%	
At Maturity	5,000,000	to	9,999,999	12.65%	10.77%	10.09%	10.12%	9.84%	9.36%	9.61%
Semi Annual Profit Payment						9.81%	9.41%	8.92%	9.11%	
Quarterly Profit Payment					9.68%	9.66%	9.34%	8.88%	9.09%	
Monthly Profit Intervals				10.31%	9.48%	9.57%	9.29%	8.85%	9.07%	
At Maturity	10,000,000	and above		12.75%	10.87%	10.19%	10.22%	9.94%	9.46%	9.71%
Semi Annual Profit Payment						9.91%	9.51%	9.02%	9.21%	
Quarterly Profit Payment					9.78%	9.76%	9.44%	8.98%	9.19%	
Monthly Profit Intervals				10.41%	9.58%	9.67%	9.39%	8.95%	9.17%	

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 Nov 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**