

JS Bank Limited

Profit Payout Rates

PLS Rate (per anum)

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

For any balance in PLS	13.50%
Muhib-e-Watan Account	13.50%
Payroll Saver Account	13.50%
Settlement Plus Account	13.50%
Family Saver Account	13.50%
JS Asaan Savings Account	13.50%
Assan Digital Account Savings	13.50%
Assan Digital Remittance Savings	13.50%

Term Deposit Rates (per annum)

With effect from Dec 18, 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	10.15%	9.26%	8.82%	9.48%	9.50%	9.45%	9.45%
Semi Annual Profit Payment						9.19%	9.07%	8.98%	8.94%
Quarterly Profit Payment					8.55%	9.05%	9.00%	8.94%	8.92%
Monthly Profit Intervals				8.88%	8.38%	8.96%	8.96%	8.91%	8.90%
At Maturity	5,000,000	to 9,999,999	10.40%	9.51%	9.07%	9.73%	9.75%	9.70%	9.70%
Semi Annual Profit Payment						9.44%	9.32%	9.23%	9.19%
Quarterly Profit Payment					8.80%	9.30%	9.25%	9.19%	9.17%
Monthly Profit Intervals				9.13%	8.63%	9.21%	9.21%	9.16%	9.15%
At Maturity	10,000,000	and above	10.50%	9.61%	9.17%	9.83%	9.85%	9.80%	9.80%
Semi Annual Profit Payment						9.54%	9.42%	9.33%	9.29%
Quarterly Profit Payment					8.90%	9.40%	9.35%	9.29%	9.27%
Monthly Profit Intervals				9.23%	8.73%	9.31%	9.31%	9.26%	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 Dec 01, 2024

<u>Balance between</u>		<u>Current</u>
1.00	to 9,999,999	13.50%
10,000,000	to 99,999,999	13.50%
100,000,000	to 249,999,999	13.50%
250,000,000	to 499,999,999	13.50%
500,000,000	to 749,999,999	13.50%
750,000,000	to 999,999,999	13.50%
1,000,000,000	to above	13.50%

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