

JS Bank Limited

Profit Payout Rates

PLS Rate (per annum)

Indicative rates for the period between Dec 01, 2023 to Dec 31, 2023 unless revised earlier

For any balance in PLS	20.50%
Muhib-e-Watan Account	20.50%
Payroll Saver Account	20.50%
Settlement Plus Account	20.50%
Family Saver Account	20.50%
Special Notice Deposit (less than 30 days)	20.50%

Term Deposit Rates (per annum)

With effect from Dec 01, 2023

			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year	
At Maturity	100,000	to	4,999,999	15.25%	15.35%	15.75%	16.00%	14.00%	13.50%	12.55%
Semi Annual Profit Payment						15.90%	13.90%	13.40%	12.45%	
Quarterly Profit Payment					15.55%	15.80%	13.80%	13.30%	12.35%	
Monthly Profit Intervals				15.25%	15.40%	15.70%	13.70%	13.20%	12.25%	
At Maturity	5,000,000	to	9,999,999	15.50%	15.60%	16.00%	16.25%	14.25%	13.75%	12.65%
Semi Annual Profit Payment						16.15%	14.15%	13.65%	12.55%	
Quarterly Profit Payment					15.90%	16.05%	14.05%	13.55%	12.45%	
Monthly Profit Intervals				15.50%	15.60%	15.95%	13.95%	13.45%	12.35%	
At Maturity	10,000,000	and above		15.75%	15.85%	16.25%	16.50%	14.50%	14.00%	13.00%
Semi Annual Profit Payment						16.40%	14.40%	13.90%	12.90%	
Quarterly Profit Payment					16.15%	16.30%	14.30%	13.80%	12.80%	
Monthly Profit Intervals				15.75%	15.85%	16.20%	14.20%	13.70%	12.70%	

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 Dec 01, 2023

	<u>Balance between</u>		<u>Current</u>
1.00	to	9,999,999	20.50%
10,000,000	to	99,999,999	20.50%
100,000,000	to	249,999,999	20.50%
250,000,000	to	499,999,999	20.50%
500,000,000	to	749,999,999	20.50%
750,000,000	to	999,999,999	20.50%
1,000,000,000	to	above	20.50%

**NOTE: THE ABOVE RATES ARE INDICATIVE, BASED ON PROFIT AND LOSS SHARING BASIS, AND ARE SUBJECT TO CHANGES