



| Charge Type / Product Name | | Exclusive - Savings |
|---|--|---------------------|
| Account Maintenance and Balance Maintenance | Minimum Initial deposit | ₹3,00,000 |
| | AMB (Average Monthly Balance) Requirement | ₹3,00,000 |
| | TRV*(Total Relationship Value) Requirement | 25,00,000 |
| | AMB Non-Maintenance charge | NIL |
| Cash Withdrawal / Deposit | Cash Withdrawal – Free Limit (No of Transactions) at branches per month | Unlimited |
| | Cash Deposit - Free Limit (Amount) at branches per month | Unlimited |
| | Cash Deposit Charges beyond free limit | NA |
| Cheque Book | Free Cheque Leaves per financial year | Unlimited |
| | Cheque Book Issuance Charges beyond free limit | NA |
| | Stop Payment of cheque (per leaf or series) | NA |
| | Cheque / ECS Return (Inward) – Insufficient Funds per instance | NIL |
| | Cheque / ECS Return (Outward) per instance | NIL |
| Card Charges & Other Features | Debit Card Type | RuPay Select |
| | Debit Card Issuance (InstaKit / Joining Fee) | NA |
| | Debit Card Issuance (Personalised / Joining Fee) | NIL |
| | Debit Card AMC (Applicable for both Instakit & Personalised Cards issued to customers) | NIL |
| | Debit Card Re-issuance (Instakit and Personalised) | NIL |
| | ATM and Micro ATM cash withdrawal limit per day | ₹2,50,000 |
| | POS limit per day | ₹5,00,000 |
| | E-Commerce limit per day | ₹5,00,000 |
| | Pin Generation (for Debit Card through physical dispatch) | NIL |
| | Pin Generation (Green PIN) | NIL |
| ATM and Micro ATM | At Jana Small Finance Bank ATM and Micro ATMs (per month) | |
| | No. of free ATM and Micro ATM transactions | Unlimited |
| | Charges above free limit for financial transactions | NIL |
| | Charges above free limit for non-financial transactions | NIL |
| | At other bank ATM & Micro ATMs (per month) | |
| | No. of free ATM and Micro ATM transactions (Financial + Non-Financial) per month | Unlimited |
| | Charges above free limit for financial transactions (per transaction) | NIL |
| | Charges above free limit for non-financial transactions (per transaction) | NIL |
| | Charges for transactions on ATM and Micro ATMs outside India for financial | On actuals |
| | Charges for transactions on ATM and Micro ATMs outside India for non-financial | On actuals |
| Decline Charges – Transactions declined at other bank ATM & Micro ATMs or at a merchant outlet / websites due to insufficient funds will be charged | NIL | |



| | | |
|----------------|---|-----|
| Remittances | NEFT outward transaction at Branch (Free Online) | NIL |
| | RTGS outward transaction at Branch (Free Online) | NIL |
| | IMPS | NIL |
| | SI Failure per instance | NIL |
| | NACH Debit Return per instance (due to insufficient funds) | NIL |
| | DD / POs | NIL |
| Postal Charges | Deliverable returned by courier (Any deliverable returned by courier due to consignee or address specific reasons (no such consignee / consignee shifted and no such address, etc.)) per instance | NIL |
| Other Charges | Account Closure charges (if closed beyond 14 days before 1 year) | NIL |
| | SMS alerts^ per quarter | NIL |
| | Duplicate Statement Charges | NIL |
| | DD Cancellation per instance | NIL |
| | Locker Discount | Yes |
| | Priority Connect to Contact Centre | Yes |
| | Preferred Pricing for Loans | Yes |
| | Dedicated Relationship Manager | Yes |
| | Preferential rates on Forex Remittances | Yes |

Terms and Conditions:

1. Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
2. Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
3. The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.
4. All the accounts mentioned in this schedule of charges are applicable only for Individuals customers.
5. Locker discounts and preferred pricing on loans are applicable only for any one customer of the group.
6. Locker availability is subject to availability of locker in the branch and the branch having locker facility.
7. The Bank has the sole discretion to extend any benefit or program to any customer basis the availability and customer satisfying the required criteria.
8. The Bank reserves the right to re-grade any customer at any point of time on its own discretion with or without prior notice.
9. Please refer to detailed Terms & Conditions on the website www.janabank.com

***The total relationship value represents the total aggregate balance maintained in SA + FD + CA + RD + MF + TPP Products (Excluding Demat account). Based on the product variant, if the customer maintains the TRV required balance, then if AMB non-maintenance charges shall be waived off even if AMB is not maintained. For availability of latest products, features & services, please reach out to your nearest Jana Bank branch.**

^For details on chargeable and non-chargeable SMS, please reach out to the nearest Jana Bank branch.

Abbreviations:

AMB – Average Monthly Balance | AMC – Annual Maintenance Charges | ATM – Automated Teller Machine | AQB – Average Quarterly Balance | BSBDA – Basic Savings Bank Deposit Account | CA – Current Account | DD – Demand Draft | ECS – Electronic Clearing Service | FD – Fixed Deposit | FY – Financial Year | GSFC – General Schedule of features & charges | IMPS – Immediate Payment Service | JB – Jana Banker | MF – Mutual Funds | NA – Not Applicable | NEFT – National Electronic Funds Transfer | NMC – Non-maintenance Charges | PO – Pay Order | POS – Point of Sale | RD – Recurring Deposit | RTGS – Real Time Gross Settlement | SA – Savings Account | SI – Standing Instructions | SMS – Short Message Service | TASC – Trusts, Associations, Societies, Corporations, Govt. etc. | TPP – Third Party Products | TRV – Total Relationship Value