

Charge Type / Product Name		Exclusive – Resident / NRE / NRO
Account Maintenance and Balance Maintenance	Minimum Initial deposit	₹3,00,000
	AQB (Average Quarterly Balance) Requirement (Individual / Family)	₹3,00,000
	TRV*(Total Relationship Value) Requirement (Individual / Family)	₹25,00,000
	AQB Non-Maintenance charge	₹ 600 or 6% of the shortfall whichever is lower
Cash Withdrawal / Deposit <sup>#</sup>	Cash Withdrawal – Free Limit (No of Transactions) at branches per month	Unlimited <i>(Subject to balance available in the account and IT rule TDS under Section 194N applicable)</i>
	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. In the event of a default in maintenance of AQB as per the agreed terms and conditions of the Account for the quarter (referred as 'Default Quarter'), the Bank will notify the customer on the default and that the AQB for the account has to be met in the subsequent quarter (referred to as 'Notice Quarter'). The Bank may choose to notify customer by SMS / email / letter or any channel which the Bank would be comfortable with in the first quarter (Default quarter) of non-maintenance of balance in the account. It shall be the responsibility of the customer to register a valid email ID, mobile number and address updated with the Bank at all times on any changes, failing which, customer may not receive the notification/s. In case the minimum AQB is not restored in the subsequent quarter (Notice Quarter) from the quarter of notice of shortfall, non- maintenance charges would be charged monthly from the subsequent quarter of notice (including Default and Notice quarters), until the AQB is maintained. The Non-Maintenance Charge (NMC) will be based on the shortfall observed in the AQB, as specified in the slabs in accordance with the percentage of AQB maintained, as mentioned in the Schedule of Charges.
8. Door step Banking services are offered to Senior Citizens and differently abled persons free of charge.
9. The Bank has the sole discretion to extend any benefit or program to any customer basis the availability and customer satisfying the required criteria.
10. The Bank reserves the right to re-grade any customer at any point of time on its own discretion with or without prior notice.
11. Please refer to detailed Terms & Conditions on the website [www.janabank.com](http://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 AQB non-**



maintenance charges shall be waived off even if AQB is not maintained. For availability of latest products, features & services, please reach out to your nearest Jana Bank branch.

- #Cash Deposit will not be accepted for NRE Accounts.
- \*\*NRO Account holders will receive a Domestic Debit Card only.
- ^For details on chargeable and non-chargeable SMS, please reach out to the nearest Jana Bank branch.

Abbreviations:

AQB – Average Quarterly Balance | AMC – Annual Maintenance Charges | ATM – Automated Teller Machine | 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