

SCHEDULE OF CHARGES – SAVINGS ACCOUNT (Part 2 of 2)

Effective Date: 15th September, 2021

Charge Type / Product Name		REGULAR SALARY	PREMIUM SALARY	TASC SAVINGS	SMALL SAVINGS	JANA SAVINGS	BSBDA	DIGIGEN
Account Maintenance and Balance Maintenance	Minimum Initial Deposit							
	Metro	NIL	NIL	NIL	NIL	NIL	NIL	₹ 1,000
	Non-Metro	NIL	NIL	NIL	NIL	NIL	NIL	₹ 1,000
	AMB (Average Monthly Balance) Requirement							
	Metro	NIL	NIL	NIL	NIL	NIL	NIL	₹ 1,000
	Non-Metro	NIL	NIL	NIL	NIL	NIL	NIL	₹ 1,000
	or							
	TRV*(Total Relationship Value) Requirement TRV = Total Balance of SA+FD+RD * TRV can be maintained in lieu of AMB							
	Metro	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Metro	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Complimentary Account for Family Relationship	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-maintenance charge of AMB							
	If balance maintained is $\geq 50\%$ of the requirement - Metro	N/A	N/A	N/A	N/A	N/A	N/A	₹ 10
	If balance maintained is $< 50\%$ of the requirement - Metro	N/A	N/A	N/A	N/A	N/A	N/A	₹ 20
Cash Withdrawal/ Deposit	Cash Withdrawal - Free Limit(Number of Transactions)at branches per month	Unlimited	Unlimited	Unlimited	4 withdrawals in a month (across all channels) Max- ₹ 10,000 / transaction Max- ₹ 10,000 / month NO foreign remittances	Unlimited	4 withdrawals in a month (across all channels)	N/A
	Cash Deposit - Free Limit (Amount) at branches per month	₹ 1,00,000	₹ 2,50,000	₹ 10,00,000	Unlimited	₹ 1,00,000	₹ 1,00,000	₹ 0
	Cash Deposit Charges beyond free limit	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	N/A	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)

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 | 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 Instruction | SMS – Short Message Service | TASC – Trusts, Associations, Societies, Corporations, Govt. etc. | TRV – Total Relationship Value

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Product Name		REGULAR SALARY	PREMIUM SALARY	TASC SAVINGS	SMALL SAVINGS	JANA SAVINGS	BSBDA	DIGIGEN
Cheque Book	Free Cheque Book(s) per financial year (50 leaves per cheque book)	1 free cheque book	2 free cheque books	Unlimited	0 free cheque books	NIL	1 free cheque book	N/A
	Cheque Book Issuance Charges beyond free limit	₹4 per cheque leaf	₹4 per cheque leaf	Nil	₹4 per cheque leaf	₹4 per cheque leaf	₹4 per cheque leaf	N/A
	Stop Payment of cheque (per leaf or series)	₹50 per transaction or series	₹50 per transaction or series	₹50 per transaction or series	₹50 per transaction or series	₹50 per transaction or series	₹50 per transaction or series	N/A
	Cheque / ECS Return (Inward) – Insufficient Funds	₹500 / transaction	₹500 / transaction	₹500 / transaction	₹500 / transaction	₹500 / transaction	₹500 / transaction	₹500/transaction
	Cheque / ECS Return (Outward)	₹100 / transaction	₹100 / transaction	₹100 / transaction	₹100 / transaction	₹100 / transaction	₹100 / transaction	₹100 / transaction
Card Charges and Other Features	Debit Card Type	Rupay Platinum	Rupay Platinum	N/A	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Platinum
	Debit Card Issuance (InstaKit / Joining Fee)	NIL	NIL	N/A	NIL	₹ 150	NIL	₹ 199 (Free for First Instance if account is funded with ₹ 25,000 or more)
	Debit Card Issuance (Personalised /Joining Fee)	₹ 199	₹ 199	N/A	₹ 199	₹ 199	₹ 199	₹ 199
	Debit Card AMC (Applicable Both for Instakit and Personalised Cards issued to customers)	NIL	NIL	N/A	NIL	₹ 50	NIL	₹ 249
	Debit Card Re-issuance (Instakit and Personalised)	₹ 199	₹ 199	N/A	NIL	₹ 199	NIL	₹ 199
	ATM and Micro ATM cash withdrawal limit per day	₹ 25,000	₹ 25,000	N/A	4 free withdrawals allowed upto ₹10,000 per month including branch cash, ATM and Micro ATM cash withdrawal, POS, NEFT, DD/PO, ECS/SI debit transactions	₹ 15,000	₹ 10,000	₹ 25,000
	POS limit per day	₹ 50,000	₹ 50,000	N/A		₹ 25,000	₹ 10,000	₹ 50,000
	E-commerce limit per day	₹ 50,000	₹ 50,000	N/A		₹ 25,000	₹ 10,000	₹ 50,000
	Pin Generation (for Debit Card through physical dispatch)	₹ 50 per request	₹ 50 per request	N/A	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request

Abbreviations:

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Product Name		REGULAR SALARY	PREMIUM SALARY	TASC SAVINGS	SMALL SAVINGS	JANA SAVINGS	BSBDA	DIGIGEN
ATM and Micro ATM	At Jana Small Finance Bank ATM and Micro ATMs (per month)							
	No. of free ATM and Micro ATM transactions	Unlimited	Unlimited	N/A	4 free withdrawals allowed upto ₹10,000 per month including branch cash, ATM and Micro ATM cash withdrawal, POS, NEFT, DD/PO, ECS/SI debit transactions	Unlimited	Unlimited	Unlimited
	Charges above free limit for financial transactions	NIL	NIL	N/A	NIL	N/A	N/A	NIL
	Charges above free limit for non-financial transactions	NIL	NIL	N/A	NIL	N/A	N/A	NIL
	At other bank ATM and Micro ATMs (per month)							
	No. of free ATM and Micro ATM transactions per month	Metro locations: 3 transactions (financial + non-financial) free Other locations: 5 transactions (financial + non-financial) free	10 transactions (Financial + Non Financial) free	N/A	4 free withdrawals allowed upto ₹10,000 per month including branch cash, ATM and Micro ATM cash withdrawal, POS, NEFT, DD/PO, ECS/SI debit transactions	Metro locations: 3 transactions (financial + non-financial) free Other locations: 5 transactions (financial + non-financial) free	4 transactions (Financial + Non Financial) free	Metro locations: 3 transactions (financial + non-financial) free Other locations: 5 transactions (financial + non-financial) free
	Charges above free limit for financial transactions (per transaction)	₹ 20	₹ 20	N/A	N/A	₹ 20	₹ 20	₹ 20
	Charges above free limit for non-financial transactions (Per transaction)	₹ 8	₹ 8	N/A	N/A	₹ 8	₹ 8	₹ 8
	Charges for transactions on ATM and Micro ATMs outside India for financial	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Charges for transactions on ATM and Micro ATMs outside India for non-financial	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Decline Charges - Transactions declined at other bank ATM and Micro ATMs or at a merchant outlet / websites due to insufficient funds will be charged	₹ 25 per transaction	₹ 25 per transaction	N/A	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction

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Remittances	NEFT	Free	Free	NIL	4 free withdrawals allowed upto ₹10,000 per month including branch cash, ATM and Micro ATM cash withdrawal, POS, NEFT, DD/PO, ECS/SI debit transactions	NIL	NIL	NIL (Aggregate of all credit should not exceed Rs. 2 Lakh in a year and, Account balance at any point should not exceed Rs. 1 Lakh. Customer can transfer a maximum amount of Rs. 90,000 through online transfers at any point)
	RTGS	Free	Free	NIL		NIL	NIL	
	IMPS	Upto ₹1000 - NIL ; ₹1,001 to ₹1 Lakh- ₹5 ; > ₹1 Lakh to ₹5 Lakh- ₹15	Upto ₹1000 - NIL ; ₹1,001 to ₹1 Lakh- ₹5 ; > ₹1 Lakh to ₹5 Lakh- ₹15	NIL		Upto ₹1000 - NIL ; ₹1,001 to ₹1 Lakh- ₹5 ; > ₹1 Lakh to ₹5 Lakh- ₹15	Upto ₹1000 - NIL ; ₹1,001 to ₹1 Lakh- ₹5 ; > ₹1 Lakh to ₹5 Lakh- ₹15	1. Upto ₹1000 - free 2. ₹1,001 to ₹1,00,000- ₹5
	DD / POs	Upto 5000- ₹25; ₹5,001 to ₹10,000 - ₹50; Above ₹10,000 - ₹2/'000 (min ₹50)	Upto 5000- ₹25; ₹5,001 to ₹10,000 - ₹50; Above ₹10,000 - ₹2/'000 (min ₹50)	NIL		Upto 5000- ₹25; ₹5,001 to ₹10,000 - ₹50; Above ₹10,000 - ₹2/'000 (min ₹50)	Upto 5000- ₹25; ₹5,001 to ₹10,000 - ₹50; Above ₹10,000 - ₹2/'000 (min ₹50)	Upto 5000- ₹25; ₹5,001 to ₹10,000 - ₹50; Above ₹10,000 - ₹2/'000 (min ₹50)
	SI failure per instance	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100
	NACH Debit Return per instance (per insufficient funds)	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200

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Product Name		REGULAR SALARY	PREMIUM SALARY	TASC SAVINGS	SMALL SAVINGS	JANA SAVINGS	BSBDA	DIGIGEN
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	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50
Other Charges	Account Closure charges	₹ 500	₹ 500	₹ 500	NIL	₹ 500	₹ 500 (if closed beyond 6 months)	₹ 500
	Value added SMS alerts	₹ 15 per quarter	₹ 15 per quarter	N/A	₹ 15 per quarter	₹ 15 per quarter	NIL	₹ 15 per quarter
	Duplicate Statement Charges	₹ 25	₹ 25	NIL	₹ 25	₹ 25	₹ 25	₹ 25
	DD Cancellation	₹125 per instance	₹125 per instance	NIL	₹125 per instance	₹125 per instance	₹125 per instance	₹125 per instance
	Locker Discount	No	No	N/A	No	N/A	N/A	N/A
	Direct Connect to Contact Center	No	No	N/A	No	N/A	N/A	N/A
	Preferred Pricing for Loans	No	No	N/A	No	N/A	N/A	N/A
	Dedicated Relationship Manager	No	No	N/A	No	N/A	N/A	N/A

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Terms & Conditions:

1. Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
 2. Only Regular Savings account will be offered for minors.
 3. While anybody / all can open BSBDA, a person with BSBDA will not be eligible for opening any other savings account with Jana Small Finance Bank. If a customer has any other existing savings account, he / she will be required to close it within 30 days from the date of opening a BSBDA.
 4. Small Savings account is valid for a period of 12 months initially which may be extended by another 12 months if the person provides proof for having applied for an officially valid identity proof. Operation in Small Savings account will be frozen and subsequently closed, in case of violation of transaction limits or failure of submitting (a) evidence of having applied for any of the officially valid identity proof within first 12 months of account opening or (b) officially valid identity proof within 24 months.
 5. Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
 6. 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.
 7. Alerts mandated by RBI will be sent free of charge.
 8. In the event of a default in maintenance of Average Monthly Balance as per the agreed terms and conditions of the Account for the month (referred as 'Default Month'), the Bank will notify the customer on the default and that the Average Monthly Balance for the account has to be met in the subsequent month (referred to as 'Notice Month'). The Bank may choose to notify customer by SMS / email / letter in the first month (Default month) 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 and updated with the Bank at all times on any changes, failing which, customer may not receive the notification/s. In case the minimum Average monthly balance is not restored in the subsequent month(Notice Month) from the month of notice of shortfall, non- maintenance charges would be charged monthly from the subsequent month(Notice month) of notice, until the AMB/AQB is maintained. The Non-Maintenance Charge (NMC) will be based on the shortfall observed in the AMB/AQB, as specified in the slabs in accordance with the percentage of AMB/AQB maintained, as mentioned in the Schedule of Charges.
 9. Debit Card AMC [Annual Maintenance Charges] will be levied within 60 days of debit card issuance to the customer's account.
 10. In case of closure of account before the debit card fees being debited (for joining/issuance/AMC/re-issuance/personalization) 50% of the respective charge will be levied on the account.
 11. We offer savings & current account to our loan customers & encourage to voluntarily opt for these accounts. As a special offer we are providing AMB/AQB/TRV waiver to these loan customers. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.
- *For availability of latest products, features & services, please reach out to your nearest Jana Bank branch.

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