

SCHEDULE OF CHARGES – CURRENT ACCOUNT

Charge Type / Product Name		Freedom A/c	Regular Business A/c	Digital Business A/c	Advantage Business A/c	Money Back Business A/c	Smart Money Business A/c	Jana Business A/c	TASC Business A/c	
Account Maintenance and Balance Maintenance	Minimum Initial deposit	-	₹ 5,000	-	₹ 25,000	₹ 1,00,000	₹ 2,50,000	-	-	
	AQB (Average Quarterly Balance) Requirement	-	₹ 5,000	-	₹ 25,000	₹ 1,00,000	₹ 2,50,000	₹ 1,000	-	
	TRV [#] (Total Relationship Value) Requirement TRV = Total Balance of SA+FD+RD [#] . TRV can be maintained in lieu of AMB	NA	NA	NA	NA	NA	NA	NA	NA	NA
	AQB Non-Maintenance charge	NA	6% of shortfall or ₹ 900 whichever is lower	NA	6% of shortfall or ₹ 900 whichever is lower				NA	
Cash Withdrawal / Deposit	Cash Withdrawal – Free Limit (No of Transactions) at branches per month <i>(Subject to balance available in the account and IT rule TDS under Section 194N applicable)</i>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
	Cash Deposit - Free Limit (Amount) at branches per month	₹ 4,00,000 (To enjoy free cash deposit limit AMB of 10,000 to be maintained. Relaxed for the First Four Months of Account opening,)	₹ 1,00,000	₹ 0	₹ 5,00,000	₹ 20,00,000	₹ 50,00,000	₹ 5,00,000	₹ 10,00,000	
	Cash Deposit Charges beyond free limit	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	

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Cheque Book	Free Cheque Leaves per financial year	Unlimited	25	NIL	50	150	Unlimited	25	Unlimited
	Cheque Book Issuance Charges beyond free limit	NA	₹ 4 per cheque leaf	₹ 4 per cheque leaf	₹ 4 per cheque leaf	₹ 4 per cheque leaf	NA	₹ 4 per cheque leaf	NA
	Stop Payment of cheque (per leaf or series)	NIL	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction
	Cheque / ECS Return (Inward) – Insufficient Funds per instance	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
	Cheque / ECS Return (Outward) per instance	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100
Card Charges & Other Features	Debit Card Type	RuPay Platinum	RuPay Classic	RuPay Platinum	RuPay Classic	RuPay Platinum	RuPay Platinum	RuPay Platinum	NA
	Debit Card Issuance (InstaKit / Joining Fee)	NIL	NIL	₹ 199	NIL	NIL	NIL	NIL	NA
	Debit Card Issuance (Personalised / Joining Fee)	NIL	₹ 199	₹ 199	₹ 199	₹ 199	₹ 199	₹ 100	NA
	Debit Card AMC (Applicable for both Instakit & Personalised Cards issued to customers)	NIL	₹ 149	₹ 149	₹ 149	₹ 99	NIL	₹ 100	NA
	Debit Card Re-issuance (Instakit and Personalised)	NIL	₹ 199	₹ 199	₹ 199	₹ 199	₹ 199	₹ 199	NA
	ATM and Micro ATM cash withdrawal limit per day	₹ 50,000	₹ 25,000	₹ 50,000	₹ 50,000	₹ 1,00,000	₹ 2,50,000	₹ 25,000	NA
	POS limit per day	₹ 1,00,000	₹ 50,000	₹ 1,00,000	₹ 1,00,000	₹ 2,50,000	₹ 5,00,000	₹ 1,00,000	NA
	E-Commerce limit per day	₹ 1,00,000	₹ 50,000	₹ 1,00,000	₹ 1,00,000	₹ 2,50,000	₹ 5,00,000	₹ 1,00,000	NA
	Pin Generation (for Debit Card through physical dispatch)	NIL	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request	NA

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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	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	NA
	Charges above free limit for financial transactions	NA	NA	NA	NA	NA	NA	NA	NA
	Charges above free limit for non-financial transactions	NA	NA	NA	NA	NA	NA	NA	NA
	At other bank ATM & Micro ATMs (per month)								
	No. of free ATM and Micro ATM transactions (Financial + Non-Financial) per month	Metro Locations: 5 transactions; Other Locations: 5 transactions	Metro Locations: 3 transactions; Other Locations: 5 transactions			5 transactions	10 transactions	Metro Locations: 3 transactions; Other Locations: 5 transactions	NA
	Charges above free limit for financial transactions (per transaction)	₹ 21	₹ 21	₹ 21	₹ 21	₹ 21	₹ 21	₹ 21	NA
	Charges above free limit for non-financial transactions (per transaction)	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	NA
Decline Charges – Transactions declined at other bank ATM & Micro ATMs or at a merchant outlet / websites due to insufficient funds will be charged	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	NA

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Remittances	NEFT outward transaction at Branch (Free Online)	NIL	Upto ₹ 10,000 - ₹ 2.50; Above ₹ 10,000 to ₹ 1 Lakh - ₹ 5; Above ₹ 1 lakh to ₹ 2 lakhs - ₹ 15; Above ₹ 2 lakhs - ₹ 25		NIL	NIL	NIL	Upto ₹ 10,000 - ₹ 2.50; Above ₹ 10,000 to ₹ 1 Lakh - ₹ 5; Above ₹ 1 lakh to ₹ 2 lakhs - ₹ 15; Above ₹ 2 lakhs - ₹ 25	NIL
	RTGS outward transaction at Branch (Free Online)	NIL	₹ 2 lakhs to ₹ 5 lakhs - ₹ 24.50; Above ₹ 5 lakhs - ₹ 49.50		NIL	NIL	NIL	₹ 2 lakhs to ₹ 5 lakhs - ₹ 24.50; Above ₹ 5 lakhs - ₹ 49.50	NIL
	IMPS		NIL						
	SI Failure per instance	NIL	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100
	NACH Debit Return per instance (due to insufficient funds)	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200
	DD / POs Free limit per month	NIL	2 transactions upto ₹ 25,000	0	5 transactions upto ₹ 50,000	10 transactions upto ₹ 1,00,000	20 transactions upto ₹ 5,00,000	2 transactions upto ₹ 25,000	NIL
	Charges beyond free limit for DD / POs	NIL	Upto ₹ 5,000 - ₹ 25; ₹ 5,001 to ₹ 10,000 - ₹ 50; Above ₹ 10,000 - ₹ 2 for every ₹ 1000 (min ₹ 50)						

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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	₹ 50
	Account Closure charges (if closed beyond 14 days)	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
Other Charges	SMS alerts per Quarter (Max ₹ 50)	₹ 25 paise per SMS on actual usage				NIL	NIL	₹ 25 paise per SMS on actual usage	NIL
	Duplicate Statement Charges	NIL	₹ 25	₹ 25	₹ 25	₹ 25	₹ 25	₹ 25	NIL
	Auto Sweep In & Out facility (Optional in nature)	No	Yes	Yes	Yes	Yes	Yes	Yes	NA
	Threshold Limit for auto sweep facility	NA	₹ 2,00,000	₹ 3,00,000	₹ 5,00,000	₹ 10,00,000	₹ 20,00,000	₹ 2,00,000	NA
	Sweep Deposit Amount in multiples of	NA	₹ 5,000	₹ 5,000	₹ 5,000	₹ 5,000	₹ 5,000	₹ 5,000	NA
	Tenor for Sweep Facility (Days)	NA	30	30	90	180	365	30	NA
	DD Cancellation per instance	₹ 125	₹ 125	₹ 125	₹ 125	₹ 125	₹ 125	₹ 125	₹ 125
	Dedicated Relationship Manager	No	No	Virtual RM	No	Yes	Yes	No	No
	Cash and Cheque Pickup Facility	Chargeable	Chargeable	Chargeable	Chargeable	Chargeable	Chargeable – Preferred Pricing	Chargeable	Chargeable
	Email Support	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Direct Connect to Contact Centre	Yes	No	Yes	No	Yes	Yes	No	No
	Preferred Pricing for Loans	Yes	No	No	No	Yes	Yes	No	No

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Terms and Conditions:

1. Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
2. Only individuals and proprietors will be given debit card for current account.
3. Debit Card AMC [Annual Maintenance Charges] will be levied within 60 days of debit card issuance to the customer's account.
4. 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.
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. Door step Banking services are offered to Senior Citizens and differently abled persons free of charge.
8. In the event of non- maintenance of AQB as per the defined criteria of the product variant, the applicable Non-Maintenance fee shall be charged for that quarter.

*Additional Terms and Conditions of Sweep Deposit Facility

In addition to the existing conditions applicable for current account, the following terms and conditions are applicable for the Sweep Deposit Facility (including Bulk Deposits)

1. Customer can opt for the sweep facility on the current account with the below threshold limits (as per Table 1) wherein excess amount available over and above the minimum threshold limit, will be transferred automatically into the separate fixed deposit/s the next day of deposit with the prevailing rate of interest.
2. Sweep deposit threshold amount available as per the product type is as follows:

Sr.No	Type of Current Account	Minimum Threshold Limit	Tenor in Days
1	Regular Business Account	₹ 2,00,000/-	30
2	Digital Business Account	₹ 3,00,000/-	30
3	Advantage Business Account	₹ 5,00,000/-	90
4	Jana Business Account	₹ 2,00,000/-	30
5	Money Back Business Account	₹ 10,00,000/-	180
6	Smart Money Business Account	₹ 20,00,000/-	365

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3. Sweep deposit/s can be booked only in multiples of ₹ 5,000/-.
4. Rate of interest for the Term Deposit(s) opened under the sweep facility will be renewed with the prevailing rate of interest for the respective tenor. Interest is calculated on Simple Interest basis. Interest Rates are subject to change from time to time. For the prevailing rates please refer to www.janabank.com
5. On maturity of each sweep deposit after the tenor, the maturity amount [principal + interest] will be redeemed to the customer's Jana Bank Business Account subject to TDS deduction, wherever applicable.
6. When the sweep deposit is pre-closed, Last In First Out (LIFO) concept will be followed where in the last sweep deposit opened will be pre-closed first, in multiples of ₹ 5,000, to provide maximum benefit to customers. For example: Customer gives a withdrawal request of ₹ 29,000 from the sweep deposit and the available sweep deposit balance is ₹ 30,000, in this case the entire sweep deposit amount of 30,000 is pre-closed.
7. For cases where multiple sweep fixed deposits are created and shortfall amount is greater than the last booked sweep fixed deposit, the remaining shortfall will be met by liquidating the next sweep fixed deposit as per LIFO concept.
8. In case of premature withdrawal of sweep deposit, applicable interest for the respective tenor will be credited to the customer's Jana Bank Business account at the end of the day subject to TDS deduction as applicable.
9. All cash transactions, NEFT [done through branch and/or applicable Channel], RTGS[done through branch and/or applicable Channel], cheque clearing will be allowed for amount which is less than equal to "Available Balance + Sweep Deposit/s" will be allowed in the Current Account linked with Sweep Deposit/s.
10. Jana Small Finance Bank reserves the right to withdraw the sweep deposit facility or change and/or modify the above terms and conditions without prior notice.
11. All other Terms and Conditions of the Regular Fixed Deposit will be applicable to the Sweep Deposit.

Illustrative Example

Customer opens a Regular Current Account and opts for sweep facility:

- Threshold Amount: ₹ 2,00,000
- Multiple: ₹ 5,000
- Sweep Tenor: 180 days

Day 0: Sweep setup is done on the Current Account and account balance is ₹ 2,05,000

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Day 2: Sweep is initiated, sweep deposit of ₹ 5,000 [deposit A] is created for customer with tenor as 180 days

Day 11: Customer initiates a cash withdrawal of ₹ 5,000;

- i. Transaction goes through successfully
- ii. At End of Day sweep deposit of ₹ 5,000 [deposit A] is prematurely closed.
- iii. The interest due for the partial amount withdrawn will be credited at the end of the day. TDS as applicable.
- iv. Interest will be paid at the applicable rate of interest** for the duration for which the sweep deposit/s is maintained.

**Rate of interest will be applicable as per the rates prevalent for Sweep deposit on the date of booking of Sweep Deposit/s.

Day 12: Customer deposits ₹ 11,000. At the end of the day a sweep deposit of ₹ 10,000 [deposit B] is created

Day 193: The sweep deposit B matures with principal and interest being credited to the current account. TDS as applicable

#The total relationship value represents the total aggregate balance maintained in CA + FD + RD. Based on the product variant, if the customer maintains the TRV required balance, then if AQB non-maintenance charges shall be waived off if AQB not maintained.

***For availability of latest products, features & services, please reach out to your 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 | 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. | TRV – Total Relationship Value

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