

SCHEDULE OF CHARGES

Effective Date: 15th September, 2021

Charge Type / Product Name		Money Back Business A/c	Smart Money Business A/c	Digital Business A/c	Regular Business A/c	Premium Business A/c	JANA Business A/c	TASC Business A/c	
Account Maintenance and Balance Maintenance	Minimum Initial Deposit	₹ 1,00,000	₹ 2,50,000	₹ 0	₹ 5,000	₹ 25,000	-	-	
	AQB (Average Quarterly Balance) Requirement	₹ 1,00,000	₹ 2,50,000	₹ 0	₹ 5,000	₹ 25,000	₹ 1,000	-	
	or								
	TRV*(Total Relationship Value) Requirement TRV = Total Balance of CA+FD+RD * TRV can be maintained in lieu of AMB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-maintenance charge of AQB								
	If balance maintained is >=50% of the requirement	₹ 1,000	₹ 2,500	N/A	₹ 250	₹ 500	₹ 125	N/A	
	If balance maintained is <50% of the requirement	₹ 2,000	₹ 5,000	N/A	₹ 500	₹ 1,000	₹ 250	N/A	
Cash Withdrawal / Deposit	Cash Withdrawal - Free Limit (No of Transactions) at branches per month	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
	Cash Deposit - Free Limit (Amount) at branches per month	₹ 20 Lakh per month	₹ 50 Lakh per month	₹ 0 per month	₹ 1 Lakh per month	₹ 5 Lakh per month	₹ 5 Lakh per month	₹ 10 Lakh per month	
	Cash Deposit Charges beyond free limit	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	₹ 5/'000 (min ₹50)	
Cheque Book	Free Cheque Book(s) per financial year (50 Leaves per cheque book)	3 Free cheque books	5 Free cheque books	0 cheque books free	1 Free cheque book	2 Free cheque books	2 Free cheque books	Unlimited	
	Cheque Book Issuance Charges beyond free limit	₹4 per cheque leaf	₹4 per cheque leaf	₹4 per cheque leaf	₹4 per cheque leaf	₹4 per cheque leaf	₹4 per cheque leaf	₹4 per cheque leaf	
	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	₹50 per transaction or series	
	Cheque / ECS Return (Inward) – Insufficient Funds per instance	₹500 per transaction	₹500 per transaction	₹500 per transaction	₹500 per transaction	₹500 per transaction	₹500 per transaction	₹500 per transaction	
	Cheque / ECS Return (Outward) – per instance	₹100	₹100	₹100	₹100	₹100	₹100	₹100	

Abbreviations:

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Card Charges and other Features (For Individuals and Proprietors only)	Debit Card Type (For Individual & Proprietors only)	Rupay Platinum	Rupay Platinum	Rupay Platinum	Rupay Classic	Rupay Classic	Rupay Platinum	N/A
	Debit Card Issuance (InstaKit/Joining Fee)	NIL	NIL	₹ 199	NIL	NIL	NIL	N/A
	Debit Card Issuance (Personalised/Joining Fee)	₹ 199	₹ 199	₹ 199	₹ 199	₹ 199	₹ 100	N/A
	Debit Card AMC (Applicable Both for Instakit and Personalised Cards issued to customers)	₹ 99	NIL	₹ 149	₹ 149	₹ 149	₹ 100	N/A
	Debit Card Re-issuance (Instakit and Personalised)	₹ 199	₹ 199	₹ 199	₹ 199	₹ 199	₹ 199	N/A
	ATM and Micro ATM cash withdrawal limit per day	₹ 1,00,000	₹ 2,50,000	₹ 50,000	₹ 25,000	₹ 50,000	₹ 25,000	N/A
	POS limit per day	₹ 2,50,000	₹ 5,00,000	₹ 1,00,000	₹ 50,000	₹ 1,00,000	₹ 1,00,000	N/A
	E-commerce limit per day	₹ 2,50,000	₹ 5,00,000	₹ 1,00,000	₹ 50,000	₹ 1,00,000	₹ 1,00,000	N/A
Pin Generation for Debit card	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request	N/A
ATM and Micro ATM	At Jana Small Finance Bank ATM and Micro ATMs							
	No. of free ATM and Micro ATM transactions	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Charges above free limit for financial transactions	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Charges above free limit for non-financial transactions	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	At other bank ATM and Micro ATMs							
	No. of free ATM and Micro ATM transactions per month	5 transactions (Financial + NonFinancial) free	10 transactions (Financial + NonFinancial) free	Metro locations: 3 transactions (financial + non-financial) free Other locations: 5 transactions (financial + non-financial) free				N/A
	Charges above free limit for financial transactions (per transaction)	₹ 20	₹ 20	₹ 20	₹ 20	₹ 20	₹ 20	N/A
	Charges above free limit for non-financial transactions (per transaction)	₹ 8	₹ 8	₹ 8	₹ 8	₹ 8	₹ 8	N/A

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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	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	N/A
NEFT	NIL	NIL	NIL	NIL	NIL	NIL	NIL
RTGS	NIL	NIL	NIL	NIL	NIL	NIL	NIL
IMPS	Upto ₹1000- Free; ₹1,001 to ₹1 Lakh- ₹5; > ₹1 Lakh to ₹2 Lakh- ₹15		NIL	Upto ₹1000- Free; ₹1,001 to ₹1 Lakh- ₹5; > ₹1 Lakh to ₹2 Lakh- ₹15		NIL	NIL
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
DD / POs	10 Free Transactions per month upto ₹1,00,000	20 Free Transactions per month upto ₹5,00,000	0 Free Transactions per month	2 Free Transactions per month upto ₹25,000	5 Free Transactions per month upto ₹50,000	2 Free Transactions per month upto ₹25,000	NIL
Charges beyond Free limit DD/ POs	Upto ₹5000- ₹25; ₹5,001 to ₹10,000- ₹50; Above ₹10,000- ₹2/'000 (min ₹50)						NIL
Postal Charges	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50
Account Closure charges if closed beyond 14 days	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
Value added SMS alerts	₹ 15 per quarter	₹ 15 per quarter	₹ 15 per quarter	₹ 15 per quarter	₹ 15 per quarter	₹ 15 per quarter	NIL
Duplicate Statement Charges	₹ 25	₹ 25	₹ 25	₹ 25	₹ 25	₹ 25	NIL
Auto Sweep In & Out facility*(Optional in nature)	Yes	Yes	Yes	Yes	Yes	Yes	N/A
Threshold Limit for auto Sweep Facility	₹ 10,00,000	₹ 20,00,000	₹ 3,00,000	₹ 2,00,000	₹ 5,00,000	₹ 2,00,000	N/A
Sweep Deposit Amount in Multiples of	₹ 5,000	₹ 5,000	₹ 5,000	₹ 5,000	₹ 5,000	₹ 5,000	N/A
Tenor for Sweep Facility	180 Days	365 Days	30 Days	30 Days	90 Days	30 Days	N/A

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DD Cancellation	₹ 125 per instance	₹ 125 per instance	₹ 125 per instance	₹ 125 per instance	₹ 125 per instance	₹ 125 per instance	₹ 125 per instance	₹ 125 per instance
Relationship Manager	Yes	Yes	Virtual RM	No	No	No	No	No
Cash and Cheque Pickup Facility	Chargeable	Chargeable - Preferred Pricing	Chargeable	Chargeable	Chargeable	Chargeable	Chargeable	Chargeable
Email Support	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Direct Connect to Contact Center	Yes	Yes	Yes	No	No	No	No	No
Preferred Pricing for Loans	Yes	Yes	No	No	No	No	No	No

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Terms & 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. 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.
4. Debit Card AMC [Annual Maintenance Charges] will be levied within 60 days of debit card issuance to the customer's account.
5. 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.
6. Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
7. 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.
8. Alerts mandated by RBI will be sent free of charge.
9. 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 and as specified in the slabs in Schedule of Charges.

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Additional Terms and Conditions of Sweep Deposit Facility:

10. 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).
11. Customer can opt for the sweep facility on the current account with the below threshold limits (Refer Point 2), 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.
12. Sweep deposit threshold amount available to the product type are:

Type of Current Account	Minimum Threshold Limits	Tenor in Days
JANA Business A/c	₹ 2,00,000/-	30
Regular Business A/c	₹ 2,00,000/-	30
Premium Business A/c	₹ 5,00,000/-	90
Money Back Business A/c	₹ 10,00,000/-	180
Smart Money Business A/c	₹ 20,00,000/-	365
Digital Business A/c	₹ 3,00,000/-	30

13. Sweep deposit/s can be booked only in multiples of ₹ 5,000/-.
14. 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
15. On maturity of each sweep deposit after the tenor, the maturity amount [principal + interest] will be redeemed to the customer's JanaCurrent Account subject to TDS deduction, wherever applicable.
16. 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 Rs. 29000 from the sweep deposit and the available sweep deposit balance is Rs. 30,000, in this case the entire sweep deposit amount of 30,000 is pre-closed.
17. 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
18. In case of premature withdrawal of sweep deposit, applicable interest for the respective tenor will be credited to the customer account at the end of the day. TDS as applicable.

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19. All cash transactions, NEFT [done through branch and/or Corporate Internet Banking Channel], RTGS[done through branch and/or Corporate Internet Banking 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.
20. 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.
21. 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

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.

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