

SCHEDULE OF CHARGES – EASY & MY SAVINGS ACCOUNT

Charge Type / Product Name		Easy Savings Account	My Savings Account
Account Maintenance and Balance Maintenance	Minimum Initial deposit	₹ 500	₹ 1,000
	AMB (Average Monthly Balance) Requirement	₹ 500	₹ 1,000
	TRV*(Total Relationship Value) Requirement	₹ 50,000	₹ 1,00,000
	AMB Non-Maintenance charge	6% of the shortfall	6% of the shortfall
Cash Withdrawal / Deposit	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>	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	₹ 1,00,000	₹ 1,00,000
	Cash Deposit Charges beyond free limit	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)
Cheque Book	Free Cheque Leaves per financial year	25	25
	Cheque Book Issuance Charges beyond free limit	₹ 4 per cheque leaf	₹ 4 per cheque leaf
	Stop Payment of cheque (per leaf or series)	₹ 50 per transaction	₹ 50 per transaction
	Cheque / ECS Return (Inward) – Insufficient Funds per instance	₹500	₹500
	Cheque / ECS Return (Outward) per instance	₹100	₹100
Card Charges & Other Features	Debit Card Type	RuPay Classic	RuPay Classic
	Debit Card Issuance (InstaKit / Joining Fee)	NIL	NIL
	Debit Card Issuance (Personalised / Joining Fee)	₹ 199	₹ 199
	Debit Card AMC (Applicable for both Instakit & Personalised Cards issued to customers)	₹ 99	₹ 99
	Debit Card Re-issuance (Instakit and Personalised)	₹ 199	₹ 199
	ATM and Micro ATM cash withdrawal limit per day	₹ 20,000	₹ 25,000
	POS limit per day	₹ 25,000	₹ 40,000
	E-Commerce limit per day	₹ 25,000	₹ 40,000
	Pin Generation (for Debit Card through physical dispatch)	₹ 50 per request	₹ 50 per request
	Pin Generation (Green PIN)	NIL	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	Unlimited
	Charges above free limit for financial transactions	NIL	NIL

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	Charges above free limit for non-financial transactions	NIL	NIL
	At other bank ATM & Micro ATMs (per month)		
	No. of free ATM and Micro ATM transactions (Financial + Non-Financial) per month	Metro Locations: 3 transactions; Other Locations: 5 transactions	Metro Locations: 3 transactions; Other Locations: 5 transactions
	Charges above free limit for financial transactions (per transaction)	₹ 21	₹ 21
	Charges above free limit for non-financial transactions (per transaction)	₹ 10	₹ 10
	Charges for transactions on ATM and Micro ATMs outside India for financial	NA	NA
	Charges for transactions on ATM and Micro ATMs outside India for non-financial	NA	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
Remittances	NEFT outward transaction at Branch (Free Online)	Upto ₹ 10,000 - ₹ 2.50; Above ₹ 10,000 to ₹ 1 Lakh - ₹ 5; Above ₹ 1 lakh to ₹ 2 lakhs - ₹ 15; Above ₹ 2 lakhs - ₹ 25	Upto ₹ 10,000 - ₹ 2.50; Above ₹ 10,000 to ₹ 1 Lakh - ₹ 5; Above ₹ 1 lakh to ₹ 2 lakhs - ₹ 15; Above ₹ 2 lakhs - ₹ 25
	RTGS outward transaction at Branch (Free Online)	₹ 2 lakhs to ₹ 5 lakhs - ₹ 24.50; Above ₹ 5 lakhs - ₹ 49.50	₹ 2 lakhs to ₹ 5 lakhs - ₹ 24.50; Above ₹ 5 lakhs - ₹ 49.50
	IMPS	NIL	NIL
	SI Failure per instance	₹ 100	₹ 100
	NACH Debit Return per instance (due to insufficient funds)	₹ 200	₹ 200
	DD / POs	Upto 5,000 - ₹ 25; ₹ 5,001 to ₹ 10,000 - ₹ 50; Above ₹ 10,000 - ₹ 2 per every ₹ 1,000 (Min ₹ 50)	Upto 5,000 - ₹ 25; ₹ 5,001 to ₹ 10,000 - ₹ 50; Above ₹ 10,000 - ₹ 2 per every ₹ 1,000 (Min ₹ 50)
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
Other Charges	Account Closure charges (if closed beyond 14 days before 1 year)	₹ 500	₹ 500
	SMS alerts^ per quarter	₹ 25 paise per SMS on actual usage	₹ 25 paise per SMS on actual usage

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		(max ₹ 50 per quarter)	(max ₹ 50 per quarter)
	Duplicate Statement Charges	₹ 25	₹ 25
	DD Cancellation per instance	₹ 125	₹ 125
	Locker Discount	NA	NA
	Priority Connect to Contact Centre	NA	NA
	Preferred Pricing for Loans	NA	NA
	Dedicated Relationship Manager	NA	NA
	Preferential rates on Forex Remittances	NA	NA

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 AMB 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 AMB 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 or any channel which the Bank would be comfortable with 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 AMB is not restored in the subsequent month (Notice Month) from the month of notice of shortfall, non- maintenance charges would be charged for both the 'Default Month' and 'Notice Month' and charged monthly, until the AMB is maintained. The Non-Maintenance Charge (NMC) will be based on the shortfall observed in the AMB, as specified in the slabs in accordance with the percentage of AMB 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. Kindly note that either Easy Savings Account or My Savings Account can only be opened through Business Correspondent.

***The total relationship value represents the total aggregate balance maintained in SA + FD. 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 | 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

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