

JANA SMALL FINANCE BANK

TIME NORMS FOR BUSINESS TRANSACTIONS

| Serial No. | Business Transactions | Time Norms |
|------------|--|--|
| 1 | Encashment of Cheques | 5-8 Minutes |
| 2 | Receipt of Cash | 5-10 Minutes |
| | [Depending on Denomination of Notes] | |
| 3 | Issuance of Demand Draft/ Pay Order | 15 minutes |
| 4 | Issuance of Term Deposits advise | Soft copy -2 working days via email post creation of FD |
| 5 | Cancellation of Demand Draft/Pay Order | 5-10 Minutes |
| 6 | Repayment of Term Deposits | 5-10 Minutes |
| 7 | Account Opening | Digital- Same Day (for cases logged in by 4 pm on weekdays and 1 pm on Saturday) |
| | | Paper Based- 1 to 2 days |
| 8 | Retirement of Bills | NA |
| 9 | Updating of Passbook (For a few entries) –(passbook printing is available only at select hub locations) | 5-7 Minutes |
| 10 | Statement of Accounts | 10-15 minutes |
| 11 | Collection Cheques :- Local | 2-3 days |
| | :- Outstation | 7-10 days |
| | (depending on availability of clearing facility at the destination location) | |