

**Schedule of Charges is effective from March 28, 2018**

Particulars		Regular Savings A/c
Account Opening & Balance Maintenance	Initial deposit	₹2,500
	AMB or TRV <sup>1</sup>	₹2,500 ₹25,000
	Charges for non-maintenance of AMB/TRV	
	If balance maintained is >= 50% of the requirement	₹10
	If the balance maintained is < 50% of the requirement	₹20
	<sup>1</sup> TRV - total balance of SA+CA+FD+RD	
	Either AMB or TRV will be applicable for the customer	
Cash Withdrawal / Deposit	Cash withdrawal at branches	Unlimited
	Free limit for cash deposit at branches	Unlimited
Cheque Book	Cheque book issuance	1 free cheque book every quarter. There on, ₹25 for every 25 leaves cheque book
	Stop payment of Cheque (Leaf or Series)	₹50/transaction Free online
	Cheque/ECS return (Inward)	₹300/transaction
	Cheque/ECS return (Outward)	Nil
	Debit card type	RuPay Platinum
	Debit card issuance	Nil
	Debit card AMC	₹250
	Debit card re-issuance	

**Abbreviations:**

AMB – Average Monthly Balance | AMC – Annual Maintenance Charges | ATM – Automated Teller Machine | BSBDA – Basic Savings Bank Deposit Account | CA – Current Account | DD – Demand Draft | ECS –Electronic Clearing Service | FD – Fixed Deposit | FY – Financial Year | IMPS – Immediate Payment Service | NA – Not Applicable | NEFT – National Electronic Funds Transfer | 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 | TRV – Total Relationship Value

	ATM cash withdrawal limit per day	₹25,000
	POS limit per day	₹50,000
	E-commerce limit per day	₹50,000
	Prepaid card issuance	NA
	Prepaid card AMC	NA
	Prepaid card re-issuance	NA
	PIN generation (for both debit or prepaid card)	Nil
	<b>At Jana Small Finance Bank ATMs</b>	
ATM	No. of free ATM transactions	Unlimited
	Charges above free limit for financial transactions	Nil
	Charges above free limit for non-financial transactions	Nil
	<b>At other bank ATMS</b>	
	No. of free ATM transactions per month	<p><b>Metro locations:</b> 3 transactions (financial + non-financial) free</p> <p><b>Other locations:</b> 5 transactions (financial + non-financial) free</p>

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# SCHEDULE OF CHARGES FOR SAVINGS ACCOUNTS

	Charges above free limit for financial transactions	₹20
	Charges above free limit for non-financial transactions	₹8
Metro locations: Mumbai, Delhi-NCR, Chennai, Kolkata, Bengaluru and Hyderabad		
Remittances	Remittances- NEFT	Up to ₹10,000 - ₹2.50 ₹10,001 to ₹1,00,000 - ₹5 ₹1,00,001 to ₹2,00,000 - ₹15 Above ₹2 lakhs - ₹25 Free online
	Remittances- RTGS	₹2,00,001 to ₹5,00,000 - ₹25 Above ₹5 lakhs - ₹50 Free online
	Remittances- IMPS	Up to ₹ 1000 - Free ₹ 1001 - ₹1 lakh - ₹5 ₹1,00,001 to ₹2,00,000 - ₹15
	Remittances- DD/POs	Up to ₹5000 - ₹25 ₹5001 to ₹10,000 - ₹50 Above ₹10,000 - ₹2 / '000 (min ₹50)
Doorstep Banking <sup>2</sup>	Doorstep banking - No. of free visits per month	0
	Doorstep banking beyond free limit	₹75 per pick-up/ drop
	<sup>2</sup> Not applicable for minor accounts	
		<sup>2</sup> For Doorstep Banking the amount limit per day is ₹25,000
Other Charges	SMS alerts	₹15/qtr
	Duplicate statement charges	₹25

**Note:** Features such as Debit Card, Prepaid Card, and Doorstep Banking are currently unavailable. These will be rolled out in a phased manner across branches. Kindly get in touch with your nearest branch or call customer care for more details.

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## Terms & Conditions:

1. Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
2. Savings Account for minors will be opened under Regular Savings Account only.
3. Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
4. 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.
5. Alerts mandated by RBI will be sent free of charge.
6. Non-maintenance charges (NMC) is not applicable once the savings account becomes inoperative / dormant. In the event of a default in maintenance of Average Monthly Balance (AMB) as agreed to between the Bank and customer for the month (referred as 'Default Month'), the Bank will notify the customer clearly of the default and that the AMB for the account has to be met in the subsequent month (referred to as 'Notice Month'). If the AMB is still not maintained in the 'Notice Month', the NMC (Non Maintenance Charges) for both the 'Default Month' and 'Notice Month' will be recovered in the subsequent month. The Bank may choose to notify by SMS / email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AMB and as specified in the slabs in GSFC. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.

For more details, log on to our website [www.janabank.com](http://www.janabank.com) or call 1800 2080.

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