# NOTICE: BSBDA OFFERING AT JANA SMALL FINANCE BANK

Basic Savings Bank Deposit Account (BSBDA) is a zero balance account packed with basic banking facilities. BSBDA Savings Account is available to all eligible customers and targeted towards providing Banking facilities to unserved and underserved customers.

Jana Small Finance Bank (JSFB) offers BSBD and BSBD "Small" account and the offering are as stipulated by the regulators.
**Applicable Segment:** Available for all segments of individual customers.
**Key Features:**

| Sr. No. | Salient Feature | Description |
|---|---|---|
| 1 | BSBDA | BSBDA is a no-frill account |
| 2 | Cash Withdrawal at Branches (per month) | • Customer can walk into any branch of JSFB and avail this facility<br>• 4 free withdrawals in a month are allowed across all channels |
| 3 | Cash Deposit | • A deposit limit of ₹ 1,00,000/- at JSFB branches, per month<br>• Deposits over ₹ 1,00,000/- per month will be charged at ₹5/'000 (minimum of ₹50) |
| 4 | ATM withdrawals | 4 free withdrawals allowed in a month across all channels (including Branch withdrawal) |
| 5 | NEFT Charges through MB/IB | Nil |
| 6 | RTGS Charges through MB/IB | Nil |
| 7 | ATM Cash Withdrawal Limit | ₹10,000 /- per day |
| 8 | POS Limit | ₹10,000 /- per day |
| 9 | E-Com Limit per day | ₹10,000 /- per day |
| 10 | Mobile Banking | Mobile Banking app enabling customer to perform fund transfers and also view their transactions |
| 11 | ATM/Debit card | RuPay Classic Debit Card |
| 12 | Statement of Account | Free Monthly E-statements |
| 13 | SMS alerts | Available |
| 14 | Internet Banking | Internet Banking facility enabling customer to perform digital transactions |
| 15 | Interest Rate | As per the deposit policy of the bank |

**Schedule of Charges:**
For detailed schedule of charges, please visit https://www.janabank.com/service-charges-fees/

Note: While any/all can open BSBDA, a person with BSBDA account will not be eligible for opening any other savings account with Jana Small Finance Bank. If a customer has any other existing savings account, he / she will be required to close it within 30 days from the date of opening a BSBDA.

**Required Documents:**

• Any one of the OVD's below.
  1. Passport
  2. Driving License
  3. Proof of possession of Aadhaar
  4. Voter's Identity Card issued by Election Commission of India
  5. NREGA card signed by an officer of State Government
  6. Letter issued by National Population Register containing details of name and address of the individual

• PAN/Form 60 (In case of Form 60, one certified copy of OVD* to be submitted) and
• FATCA Declaration which is part of the account opening form
• Recent Photograph

The bank shall also facilitate account opening with CKYC ID.

*Small Savings account is valid for a period of 12 months initially which may be extended by another 12 months if the person provides proof for having applied for an officially valid identity proof. Operation in Small Savings account will be frozen and subsequently closed, in case of violation of transaction limits or failure of submitting (a) evidence of having applied for any of the officially valid identity proof within first 12 months of account opening or (b) officially valid identity proof within 24 months

Please connect with the Branch Manager or any Branch official to get more details and process for opening account.

**This notice to be displayed mandatorily on Branch notice board**

15th September 2023