

Charge Type / Product Name		RERA Collection Account	RERA Designated Account	Builder's Current Account (Variant as opted by the Builder)
Account Maintenance and Balance Maintenance	Minimum Initial deposit	NIL	NIL	As per CA Variant
	AQB (Average Quarterly Balance) Requirement	NIL	NIL	As per CA Variant
	TRV*(Total Relationship Value) Requirement	NIL	NIL	NA
	AQB Non-Maintenance charge	NIL	NIL	6% of shortfall or ₹ 900 whichever is lower
Cash Withdrawal / Deposit	Cash Withdrawal – Free Limit (No of Transactions) at branches per month	NA	NA	As per CA Variant
	Cash Deposit - Free Limit (Amount) at branches per month	NA	NA	As per CA Variant
	Cash Deposit Charges beyond free limit	NA	NA	As per CA Variant
Cheque Book	Free Cheque Leaves per financial year	NA	NA	As per CA Variant
	Cheque Book Issuance Charges beyond free limit	NA	NA	As per CA Variant
	Stop Payment of cheque (per leaf or series)	NA	NA	As per CA Variant
	Cheque / ECS Return (Inward) – Insufficient Funds per instance	NA	NA	As per CA Variant
	Cheque / ECS Return (Outward) per instance	NA	NA	As per CA Variant
Card Charges & Other Features	Debit Card Type	NA	NA	As per CA Variant
	Debit Card Issuance (InstaKit / Joining Fee)	NA	NA	As per CA Variant

	Debit Card Issuance (Personalised / Joining Fee)	NA	NA	As per CA Variant
	Debit Card AMC (Applicable for both Instakit & Personalised Cards issued to customers)	NA	NA	As per CA Variant
	Debit Card Re-issuance (Instakit and Personalised)	NA	NA	As per CA Variant
	ATM and Micro ATM cash withdrawal limit per day	NA	NA	As per CA Variant
	POS limit per day	NA	NA	As per CA Variant
	E-Commerce limit per day	NA	NA	As per CA Variant
	Pin Generation (for Debit Card through physical dispatch)	NA	NA	As per CA Variant
ATM and Micro ATM	At Jana Small Finance Bank ATM and Micro ATMs (per month)			As per CA Variant
	No. of free ATM and Micro ATM transactions	NA	NA	As per CA Variant
	Charges above free limit for financial transactions	NA	NA	As per CA Variant
	Charges above free limit for non-financial transactions	NA	NA	As per CA Variant
	At other bank ATM & Micro ATMs (per month)			As per CA Variant
	No. of free ATM and Micro ATM transactions (Financial + Non-Financial) per month	NA	NA	As per CA Variant
	Charges above free limit for financial transactions (per transaction)	NA	NA	As per CA Variant
	Charges above free limit for non-financial transactions (per transaction)	NA	NA	As per CA Variant

	Charges for transactions on ATM and Micro ATMs outside India for financial	NA	NA	As per CA Variant
	Charges for transactions on ATM and Micro ATMs outside India for nonfinancial	NA	NA	As per CA Variant
	Decline Charges – Transactions declined at other bank ATM & Micro ATMs or at a merchant outlet / websites due to insufficient funds will be charged	NA	NA	As per CA Variant
	Cross-currency mark-up charges on foreign currency transactions	NA	NA	As per CA Variant
Remittances	NEFT outward transaction at Branch (Free Online)	FREE	FREE	As per CA Variant
	RTGS outward transaction at Branch (Free Online)	FREE	FREE	As per CA Variant
	IMPS	FREE	FREE	As per CA Variant
	SI Failure per instance	NA	NA	As per CA Variant
	NACH Debit Return per instance (due to insufficient funds)	NA	NA	As per CA Variant
	DD / POs Free limit per month	NA	NA	As per CA Variant
	Charges beyond free limit for DD/POs	NA	NA	As per CA Variant
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	NA	NA	As per CA Variant

Other Charges	Account Closure charges (if closed beyond 14 days before 1 year)	NIL	NIL	As per CA Variant
	SMS alerts^ per quarter (Max Rs. 50)	NA	NA	As per CA Variant
	Duplicate Statement Charges	NA	NA	As per CA Variant
	Auto Sweep In & Out facility (Optional in nature)	NA	NA	As per CA Variant
	Threshold Limit for auto sweep facility	NA	NA	As per CA Variant
	Sweep Deposit Amount in multiples of	NA	NA	As per CA Variant
	Tenor for Sweep Facility (Days)	NA	NA	As per CA Variant
	DD Cancellation per instance	NA	NA	As per CA Variant
	Dedicated Relationship Manager	NA	NA	As per CA Variant
	Cash and Cheque Pickup Facility	NA	NA	Chargeable
	Email Support	NA	NA	As per CA Variant
	Direct Connect to Contact Centre	NA	NA	As per CA Variant
	Preferred Pricing for Loans	NA	NA	As per CA Variant

T & Cs for RERA Collection & Designated Account:

1. Cheque book and debit card facilities are not provided for RERA Collection, Designated accounts.
2. Funds received in RERA collection account will be transferred in the proportions of 70% to RERA Designated Account and 30% to Developers/Promoters Current Account at EOD.
3. Agreement to be executed between Bank and Promoters/ Developers governing the terms & conditions in operations of these current accounts.

T & Cs for Builders' /Promoters' / Developers' Current Account:

1. Balance Enquiry, Mini Statement & PIN Change shall be considered as non-financial transactions.
2. Debit cards will be issued only for current accounts where the Builder/Promoter/Developer is an individual/proprietor. Debit Card AMC [Annual Maintenance Charges] shall be levied within 60 days from the issuance of debit card.
3. In case of closure of account before the debit card fees being deducted (for joining/issuance/AMC/re-issuance/personalization) 50% of the charge will be levied on the account.
4. Above mentioned charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.

5. The above-mentioned 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.
6. In the event of non- maintenance of Annual Quarterly Balance (“AQB”) as per the defined criteria of the product variant, the applicable Non-Maintenance fee shall be charged for that quarter.
7. Sweep Deposit Facility are available for the current account as per their Current Account variant.

**Refer the Current Account Schedule of Charges for various types of current account products that can be opted for Developers/Promoters/ Builders current Account*

*The total relationship value represents the total aggregate balance maintained in CA + FD + RD. Based on the product variant, if the customer maintains the TRV required balance, then AQB non-maintenance charges shall be waived off even if AQB 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