

Schedule of Charges for NRE/NRO Savings Account

	Product Variant	NRE Savings Account	NRO Savings Account
Account Maintenance and Balance Maintenance	AMB (Average Monthly Balance) Requirement	NIL	NIL
Cash Withdrawal/ Deposit	Cash Withdrawal - Free Limit (Number of transactions) at branches per month	Unlimited	Unlimited
	Cash Deposit - Free Limit (Amount) at branches per month	N / A	Unlimited
	Cash Deposit Charges beyond free limit	N/A	N/A
Cheque Book	Free Cheque Book(s) per Financial year (of 25 leaves)	2	2
	Cheque Book Issuance Charges beyond free limit	₹4 per cheque leaf	₹4 per cheque leaf
	Stop Payment of cheque (per leaf or series)	NIL	NIL
	Cheque / ECS Return (Inward)	₹500 / transaction	₹500 / transaction
	Cheque / ECS Return (Outward)	₹100 / transaction	₹100 / transaction
Card Charges and Other Features	Debit Card Type	RuPay Select	RuPay Select
	Debit Card Issuance (InstaKit/Joining Fee)	NIL	NIL
	Debit Card Issuance (Personalised/Joining Fee)	NIL	NIL
	Debit Card AMC (Applicable Both for Instakit and Personalised Cards issued to customers)	NIL	NIL
	Debit Card Re-issuance (Instakit and Personalised)	₹ 249	₹ 249
	ATM cash withdrawal limit per day	₹ 2,50,000	₹ 2,50,000
	POS limit per day	₹ 5,00,000	₹ 5,00,000
	E-commerce limit per day	₹ 5,00,000	₹ 5,00,000
	Pin Generation (for Debit Card through physical dispatch)	NIL	NIL
ATM	At Jana Small Finance Bank ATMs(per month)		
	No. of free ATM transactions	Unlimited	Unlimited
	Charges above free limit for financial transactions	NIL	NIL
	Charges above free limit for non-financial transactions	NIL	NIL
	At other bank ATMs(per month)		
	No. of free ATM transactions	Unlimited	Unlimited

Effective Date: 01st December 2025

	Charges above free limit for financial transactions (per transaction)	N/A	N/A
	Charges above free limit for non-financial transactions (Per transaction)	N/A	N/A
	Charges for transactions on ATMs outside India for financial*	₹ 100	N/A
	Charges for transactions on ATMs outside India for non-financial*	₹ 25	N/A
	Decline Charges - Transactions declined at other bank ATMs or at a merchant outlet / websites due to insufficient funds will be charged	NIL	NIL
Remittances	NEFT	NIL	NIL
	RTGS	NIL	NIL
	IMPS	NIL	NIL
	DD / POs	NIL	NIL
Other Charges	Account Closure charges (if closed beyond 14 Days)	₹ 500	₹ 500
	Value added SMS alerts	NIL	NIL
	Duplicate Statement Charges	NIL	NIL
	DD Cancellation	NIL	NIL
	Locker Discount	Yes (25%)	Yes (25%)
	Direct Connect to Contact Center	Yes	Yes
	Dedicated Relationship Manager	Yes	Yes

*Mark-up of 1.99% on all International Transactions (cash withdrawals and Point-of-Sale transactions)

Terms & 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. Alerts mandated by RBI will be sent free of charge
5. Debit Card AMC [Annual Maintenance Charges] will be levied within 60 days of debit card issuance to the customer's account.
6. In case of closure of account before the debit card fees being debited (for joining /issuance/ AMC/re-issuance/personalization) 50% of the respective charge will be levied on the account.

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