

SCHEDULE OF CHARGES – SAVINGS ACCOUNT (PART 1 OF 2)

Charge Type / Product Name		Metro Savings	Regular Savings	Regular Savings: V-KYC	Savings Plus	Select Savings [#]	Silver Select [#]	Silver Savings Plus
Account Maintenance and Balance Maintenance	Minimum Initial deposit							
	Metro	₹ 5,000	₹ 2,500	₹ 2,500	₹ 50,000	₹ 2,00,000	₹ 1,50,000	₹ 45,000
	Non-Metro [#]	₹ 5,000	₹ 2,500	₹ 2,500	₹ 25,000	₹ 1,00,000	₹ 75,000	₹ 20,000
	AMB (Average Monthly Balance) Requirement							
	Metro	₹ 5,000	₹ 2,000	₹ 2,500	₹ 50,000	₹ 2,00,000	₹ 1,50,000	₹ 45,000
	Non-Metro [#]	₹ 5,000	₹ 2,000	₹ 2,500	₹ 25,000	₹ 1,00,000	₹ 75,000	₹ 20,000
	TRV*(Total Relationship Value) Requirement							
	TRV = Total Balance of SA+FD+RD*. TRV can be maintained in lieu of AMB							
	Metro	₹ 2,00,000	₹ 1,00,000	₹ 25,000	₹ 20,00,000	₹ 1,00,00,000	₹ 1,00,00,000	₹ 20,00,000
	Non-Metro [#]	₹ 2,00,000	₹ 1,00,000	₹ 25,000	₹ 10,00,000	₹ 50,00,000	₹ 50,00,000	₹ 10,00,000
Complimentary Account for Family Relationship	No	No	No	No	No	No	No	No
AMB Non-Maintenance charge	6% of the shortfall or ₹ 600 whichever is lower							
Cash Withdrawal / Deposit	Cash Withdrawal – Free Limit (No of Transactions) at branches per month <i>(Subject to balance available in the account and IT rule TDS under Section 194N applicable)</i>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Cash Deposit - Free Limit (Amount) at branches per month	₹ 1,00,000	₹ 1,00,000	₹ 1,00,000	₹ 2,50,000	Unlimited	Unlimited	₹ 2,50,000
	Cash Deposit Charges beyond free limit	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	NA	NA

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Charge Type / Product Name		Metro Savings	Regular Savings	Regular Savings: V-KYC	Savings Plus	Select Savings [#]	Silver Select [#]	Silver Savings Plus
Cheque Book	Free Cheque Leaves per financial year	25	25	25	50	Unlimited	Unlimited	50
	Cheque Book Issuance Charges beyond free limit	₹ 4 per cheque leaf	₹ 4 per cheque leaf	₹ 4 per cheque leaf	₹ 4 per cheque leaf	NA	NA	₹ 4 per cheque leaf
	Stop Payment of cheque (per leaf or series)	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	NA	NA	₹ 50 per transaction
	Cheque / ECS Return (Inward) – Insufficient Funds per instance	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
	Cheque / ECS Return (Outward) per instance	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100
Card Charges & Other Features	Debit Card Type	RuPay Platinum	RuPay Platinum	RuPay Platinum	RuPay Platinum	RuPay Select	RuPay Select	RuPay Platinum
	Debit Card Issuance (InstaKit / Joining Fee)	NIL	NIL	NIL	NIL	NA	NA	NIL
	Debit Card Issuance (Personalised / Joining Fee)	₹ 199	₹ 199	₹ 199	₹ 199	NIL	NIL	₹ 199
	Debit Card AMC (Applicable for both Instakit & Personalised Cards issued to customers)	₹ 199	₹ 199	₹ 199	₹ 149	NIL	NIL	₹ 149
	Debit Card Re-issuance (Instakit and Personalised)	₹ 199	₹ 199	₹ 199	₹ 199	₹ 249	₹ 249	₹ 199
	ATM and Micro ATM cash withdrawal limit per day	₹ 25,000	₹ 25,000	₹ 25,000	₹ 50,000	₹ 2,50,000	₹ 2,50,000	₹ 50,000
	POS limit per day	₹ 50,000	₹ 50,000	₹ 50,000	₹ 1,00,000	₹ 5,00,000	₹ 5,00,000	₹ 1,00,000
	E-Commerce limit per day	₹ 50,000	₹ 50,000	₹ 50,000	₹ 1,00,000	₹ 5,00,000	₹ 5,00,000	₹ 1,00,000
	Pin Generation (for Debit Card through physical dispatch)	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request	NIL	NIL	₹ 50 per request

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ATM and Micro ATM	At Jana Small Finance Bank ATM and Micro ATMs (per month)							
	No. of free ATM and Micro ATM transactions	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Charges above free limit for financial transactions	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Charges above free limit for non-financial transactions	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	At other bank ATM & Micro ATMs (per month)							
	No. of free ATM and Micro ATM transactions (Financial + Non-Financial) per month	Metro Locations: 3 transactions; Other Locations: 5 transactions	Metro Locations: 3 transactions; Other Locations: 5 transactions	Metro Locations: 3 transactions; Other Locations: 5 transactions	10 transactions	Unlimited	Unlimited	10 transactions
	Charges above free limit for financial transactions (per transaction)	₹ 21	₹ 21	₹ 21	₹ 21	NIL	NIL	₹ 21
	Charges above free limit for non-financial transactions (per transaction)	₹ 10	₹ 10	₹ 10	₹ 10	NIL	NIL	₹ 10
	Charges for transactions on ATM and Micro ATMs outside India for financial	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100
Charges for transactions on ATM and Micro ATMs outside India for non-financial	₹ 25	₹ 25	₹ 25	₹ 25	₹ 25	₹ 25	₹ 25	

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Charge Type / Product Name		Metro Savings	Regular Savings	Regular Savings: V-KYC	Savings Plus	Select Savings [#]	Silver Select [#]	Silver Savings Plus
ATM and Micro ATM	Decline Charges – Transactions declined at other bank ATM & Micro ATMs or at a merchant outlet / websites due to insufficient funds will be charged	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	NIL	NIL	₹ 25 per transaction
	Cross-currency mark-up charges on foreign currency transactions	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Remittances	NEFT outward transaction at Branch (Free Online)	Upto ₹ 10,000 - ₹ 2.50; Above ₹ 10,000 to ₹ 1 Lakh - ₹ 5; Above ₹ 1 lakh to ₹ 2 lakhs - ₹ 15; Above ₹ 2 lakhs - ₹ 25				NIL	NIL	Upto ₹ 10,000 - ₹ 2.50; Above ₹ 10,000 to ₹ 1 Lakh - ₹ 5; Above ₹ 1 lakh to ₹ 2 lakhs - ₹ 15; Above ₹ 2 lakhs - ₹ 25
	RTGS outward transaction at Branch (Free Online)	₹ 2 lakhs to ₹ 5 lakhs - ₹ 24.50; Above ₹ 5 lakhs - ₹ 49.50				NIL	NIL	₹ 2 lakhs to ₹ 5 lakhs - ₹ 24.50; Above ₹ 5 lakhs - ₹ 49.50
	IMPS	NIL						
	SI Failure per instance	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100
	NACH Debit Return per instance (due to insufficient funds)	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200
	DD / POs	Upto 5,000 - ₹ 25; ₹ 5,001 to ₹ 10,000 - ₹ 50; Above ₹ 10,000 - ₹ 2 per every ₹ 1,000 (Min ₹ 50)				NIL	NIL	Upto 5,000 - ₹ 25; ₹ 5,001 to ₹ 10,000 - ₹ 50; Above ₹ 10,000 - ₹ 2 per every ₹ 1,000

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								- ₹ 2 per every ₹ 1,000 (Min ₹ 50)
Charge Type / Product Name		Metro Savings	Regular Savings	Regular Savings: V-KYC	Savings Plus	Select Savings [#]	Silver Select [#]	Silver Savings Plus
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	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50	₹ 50
Other Charges	Account Closure charges (if closed beyond 14 days)	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
	SMS alerts [^] per Quarter (Max ₹ 50)	₹ 25 paise per SMS on actual usage				NIL	NIL	₹ 25 paise per SMS on actual usage
	Duplicate Statement Charges	₹ 25	₹ 25	₹ 25	₹ 25	NIL	NIL	₹ 25
	DD Cancellation per instance	₹ 125	₹ 125	₹ 125	₹ 125	NIL	NIL	₹ 125
	Locker Discount	No	No	No	No	Yes (25%)	Yes (25%)	No
	Direct Connect to Contact Centre	No	No	No	No	Yes	Yes	No
	Preferred Pricing for Loans	No	No	No	No	Yes	Yes	No
	Dedicated Relationship Manager	No	No	No	No	Yes	Yes	No

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Terms and Conditions:

1. Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
2. Only Regular Savings account will be offered for minors unless I-choose my account is opted.
3. The Schedule of Charges for Regular Savings – Minor is same as Regular Savings Account. However, the following details must be noted:
 - The AMB requirement for this product is ₹ 2,500/-.
 - Total Relationship Value to be maintained (in lieu of AMB) is ₹ 25,000/-.
 - The debit card transaction limit is ₹ 5,000 for ATM & M-ATM and ₹ 10,000 for POS and E-COMM through each channel.
 - Debit Card can only be issued to Minor if the age of the minor is greater than 10 years.
4. While anybody / all can open BSBDA, a person with BSBDA 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.
5. 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.
6. Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
7. 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.
8. In the event of a default in maintenance of AMB as per the agreed terms and conditions of the Account for the month (referred as 'Default Month'), the Bank will notify the customer on the default and that the AMB for the account has to be met in the subsequent month (referred to as 'Notice Month'). The Bank may choose to notify customer by SMS / email / letter or any channel which the Bank would be comfortable with in the first month (Default month) of non-maintenance of balance in the account. It shall be the responsibility of the customer to register a valid email ID, mobile number and address and updated with the Bank at all times on any changes, failing which, customer may not receive the notification/s. In case the minimum AMB is not restored in the subsequent month (Notice Month) from the month of notice of shortfall, non- maintenance charges would be charged for both the 'Default Month' and 'Notice Month' and charged monthly, until the AMB is maintained. The Non-Maintenance Charge (NMC) will be based on the shortfall observed in the AMB, as specified in the slabs in accordance with the percentage of AMB maintained, as mentioned in the Schedule of Charges.
9. Door step Banking services are offered to Senior Citizens and differently abled persons free of charge.

10. Debit Card AMC [Annual Maintenance Charges] will be levied within 60 days of debit card issuance to the customer's account.
11. 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.

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

#The Product Names at Non-Metro locations continue to remain as Premium Savings / Silver Premium until further notice. However, there is no change / differentiation in Features, Benefits or Schedule of Charges.

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 | 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. | TRV – Total Relationship Value