

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

Charge Type / Product Name		Regular Salary	Salary Signature	TASC Savings	Small Savings <sup>##</sup>	Jana Savings	BSBDA	DIGIGEN <sup>^^</sup>
Account Maintenance and Balance Maintenance	Minimum Initial deposit							
	Metro	NIL	NIL	NIL	NIL	NIL	NIL	₹ 1,000
	Non-Metro	NIL	NIL	NIL	NIL	NIL	NIL	₹ 1,000
	AMB (Average Monthly Balance) Requirement							
	Metro	NIL	NIL	NIL	NIL	₹ 1,000	NIL	₹ 1,000
	Non-Metro	NIL	NIL	NIL	NIL	₹ 1,000	NIL	₹ 1,000
	TRV <sup>#</sup> (Total Relationship Value) Requirement							
	TRV = Total Balance of SA+FD+RD <sup>#</sup> . TRV can be maintained in lieu of AMB							
	Metro	NA	NA	NA	NA	NA	NA	NA
	Non-Metro	NA	NA	NA	NA	NA	NA	NA
Complimentary Account for Family Relationship								
AMB Non-Maintenance charge	NA	NA	NA	NA	NA	6% of the shortfall or ₹ 50 whichever is lower	NA	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	4 withdrawals in a month (across all channels) Max - ₹ 10,000 / txn; Max - ₹ 10,000 / month No foreign remittances	Unlimited	4 withdrawals in a month (across all channels)	NA

Effective Date: 01<sup>st</sup> April 2026

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Cash Withdrawal / Deposit	Cash Deposit - Free Limit (Amount) at branches per month	₹ 1,00,000	₹ 2,50,000	₹ 10,00,000	Unlimited <sup>§</sup>	₹ 1,00,000	Unlimited	NIL
	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)	NA	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)	₹ 5 per every 1,000 (min ₹50)
Cheque Book	Free Cheque Leaves per financial year	25	50	Unlimited	NIL	NIL	25	NA
	Cheque Book Issuance Charges beyond free limit	₹ 4 per cheque leaf	₹ 4 per cheque leaf	NIL	₹ 4 per cheque leaf	₹ 4 per cheque leaf	₹ 4 per cheque leaf	NA
	Stop Payment of cheque (per leaf or series)	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 50 per transaction	₹ 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	NA	RuPay Classic	RuPay Classic	RuPay Classic	RuPay Platinum
	Debit Card Issuance (InstaKit / Joining Fee)	NIL	NIL	NA	NIL	₹ 150	NIL	₹ 199 (if IP > 25,000 then waived off)
	Debit Card Issuance (Personalised / Joining Fee)	₹ 199	₹ 199	NA	₹ 199	₹ 199	NIL	₹ 199
	Debit Card AMC (Applicable for both Instakit & Personalised Cards issued to customers)	NIL	NIL	NA	NIL	₹ 50	NIL	₹ 249
	Debit Card Re-issuance (Instakit and Personalised)	₹ 199	₹ 199	NA	NIL	₹ 199	NIL	₹ 199
	ATM and Micro ATM cash withdrawal limit per day	₹ 50,000	₹ 1,00,000	NA	4 free withdrawals allowed <sup>^</sup>	₹ 15,000	₹ 10,000	₹ 25,000

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Card Charges & Other Features	POS limit per day	₹ 50,000	₹ 1,00,000	NA	4 free withdrawals allowed <sup>^</sup>	₹ 25,000	₹ 10,000	₹ 50,000
	E-Commerce limit per day	₹ 50,000	₹ 1,00,000	NA		₹ 25,000	₹ 10,000	₹ 50,000
	Pin Generation (for Debit Card through physical dispatch)	₹ 50 per request	₹ 50 per request	NA	₹ 50 per request	₹ 50 per request	₹ 50 per request	₹ 50 per request
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	NA	4 free withdrawals allowed <sup>^</sup>	Unlimited	Unlimited	Unlimited
	Charges above free limit for financial transactions	NIL	NIL	NA	NA	NIL	NIL	NIL
	Charges above free limit for non-financial transactions	NIL	NIL	NA	NA	NIL	NIL	NIL
	At other bank ATM & Micro ATMs (per month)							
	No. of free ATM and Micro ATM transactions (Financial + Non-Financial) per month	10 transactions	Unlimited	NA	4 free withdrawals allowed <sup>^</sup>	Metro Locations: 3 transactions; Other Locations: 5 transactions	4 transactions	Metro Locations: 3 transactions; Other Locations: 5 transactions
	Charges above free limit for financial transactions (per transaction)	₹ 21	NA	NA	NA	₹ 21	₹ 21	₹ 21
	Charges above free limit for non-financial transactions (per transaction)	₹ 10	NA	NA	NA	₹ 10	₹ 10	₹ 10

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ATM and Micro ATM	Charges for transactions on ATM and Micro ATMs outside India for financial	₹ 100	₹ 100	NA	₹ 100	₹ 100	₹ 100	₹ 100
	Charges for transactions on ATM and Micro ATMs outside India for non-financial	₹ 25	₹ 25	NA	₹ 25	₹ 25	₹ 25	₹ 25
	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	NA	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction	₹ 25 per transaction
	Cross-currency mark-up charges on foreign currency transactions	3.50%	3.50%	NA	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	Upto ₹ 10,000 - ₹ 2.50; Above ₹ 10,000 to ₹ 1 Lakh - ₹ 5; Above ₹ 1 lakh to ₹ 2 lakhs - ₹ 15; Above ₹ 2 lakhs - ₹ 25	NA	NA	Upto ₹ 10,000 - ₹ 2.50; Above ₹ 10,000 to ₹ 1 Lakh - ₹ 5; Above ₹ 1 lakh to ₹ 2 lakhs - ₹ 15; Above ₹ 2 lakhs - ₹ 25	NA	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	₹ 2 lakhs to ₹ 5 lakhs - ₹ 24.50; Above ₹ 5 lakhs - ₹ 49.50	NA	NA	₹ 2 lakhs to ₹ 5 lakhs - ₹ 24.50; Above ₹ 5 lakhs - ₹ 49.50	NA	₹ 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

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Charge Type / Product Name		Regular Salary	Salary Signature	TASC Savings	Small Savings <sup>##</sup>	Jana Savings	BSBDA	DIGIGEN
Remittances	NACH Debit Return per instance (due to insufficient funds)	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200	₹ 200
	DD / POs	NIL	NIL	NIL	4 free withdrawals allowed <sup>^</sup>	Upto 5,000 - ₹ 25; ₹ 5,001 to ₹ 10,000 - ₹ 50; Above ₹ 10,000 - ₹ 2 per every ₹ 1,000 (Min ₹ 50)	Upto 5,000 - ₹ 25; ₹ 5,001 to ₹ 10,000 - ₹ 50; Above ₹ 10,000 - ₹ 2 per every ₹ 1,000 (Min ₹ 50)	Upto 5,000 - ₹ 25; ₹ 5,001 to ₹ 10,000 - ₹ 50; Above ₹ 10,000 - ₹ 2 per every ₹ 1,000 (Min ₹ 50)
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	NIL	₹ 500	₹ 500 (if closed beyond 6 mnts)	₹ 500
	SMS alerts <sup>**</sup> 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	NIL	₹ 25	₹ 25	₹ 25	₹ 25
	DD Cancellation per instance	₹ 125	₹ 125	NIL	₹ 125	₹ 125	₹ 125	₹ 125
	Locker Discount	25%	25%	NA	NIL	NA	NA	NA
Direct Connect to Contact Centre	Preferred Pricing for Loans	NIL	NIL	NA	NIL	NA	NA	NA
	Dedicated Relationship Manager	NIL	NIL	NA	NIL	NA	NA	NA

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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. 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.
4. 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.
5. The Schedule of Charges for Classic Savings Account is same as Jana Savings Account. However, this product can only be opened through Business Correspondent.
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 Average Monthly Balance 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 Average Monthly Balance 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.

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#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.

^The maximum withdrawal limit for Small Savings Account is ₹ 10,000 per month which includes branch cash, ATM and Micro ATM cash withdrawal, POS, NEFT, DD/PO, ECS/SI debit transactions.

##The Maximum balance in the account should not exceed ₹ 50,000 at any time and the total credits in such accounts should not exceed ₹ 1 lakh in a year.

^^ The aggregate of all credit should not exceed Rs. 2 Lakh in a year and, Account balance at any point should not exceed Rs. 1 Lakh. Customer can transfer a maximum amount of Rs. 90,000 through online transfers at any point.

§ Subject to overall credit and balance limit applicable for Small Savings Account.

\*\* 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 | 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

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