

Schedule of Charges is effective from March 28, 2018

Particulars		SAVINGS ACCOUNT*			CURRENT ACCOUNT*		
		BSBDA	Small Savings	TASC	TASC	Regular	Premium
Account Opening & Balance Maintenance	Initial deposit	Nil	Nil	NA	NA	₹5,000	₹30,000
	AMB / AQB ¹ or TRV ²	Nil	Nil	Nil	Nil	₹5,000	₹30,000
	Non-maintenance charges for AMB/ AQB/ TRV	NA	NA	NA	NA	₹250/qtr	₹500/qtr
	Balance in account at any point in time	NA	₹50,000	NA	NA	NA	NA
	¹ AMB is applicable for Savings Account & AQB is applicable for Current Account						
	² TRV - total balance of SA+CA+FD+RD						
Either AMB/ AQB or TRV will be applicable for the customer							
Cash Withdrawal / Deposit	Cash withdrawal at branches	4 withdrawals in a month (across all channels)	4 withdrawals in a month (across all channels) 1. Maximum of ₹10000/transaction 2. Maximum of ₹10000/month 3. No foreign remittances	Free & Unlimited	Free & Unlimited	Free & Unlimited	Free & Unlimited
	Free limit for cash deposit at branches	Unlimited	All credits in a FY not to exceed ₹1,00,000	₹10,00,000 per month	₹10,00,000 per month	₹5,00,000 per month	₹10,00,000 per month
	Charges for cash deposit beyond free limit	NA	NA	₹3 / '000 (min ₹50)	₹3 / '000 (min ₹50)	₹3 / '000 (min ₹50)	₹3 / '000 (min ₹50)
Cheque Book	Cheque book issuance charges	Nil	NA	Nil	Nil	1 free cheque book every quarter. There on, ₹25 for every 25 leaves cheque book	Nil
	Stop payment of cheque (per Leaf or Series)	Nil	NA	₹50/transaction or series	₹50/transaction or series	₹50/transaction or series	₹50/transaction or series
	Cheque/ECS return (Inward)	₹200/transaction	₹200/transaction	₹300/transaction	₹300/transaction	₹300/transaction	₹300/transaction
	Cheque/ECS return (Outward)	Nil	Nil	Nil	Nil	Nil	Nil
Card Charges & Other Features	Debit card type	RuPay Classic	RuPay Classic	NA	NA	RuPay Platinum	RuPay Platinum
	Debit card issuance	Nil	Nil	NA	NA	Nil	Nil
	Debit card AMC	Nil	Nil	NA	NA	₹250	₹250
	Debit card re-issuance	Nil	Nil	NA	NA	₹200	₹200
	ATM cash withdrawal limit per day	₹10,000	4 free withdrawals allowed upto ₹10,000 per month including branch cash withdrawal, ATM cash withdrawal, POS, NEFT, DD/PO, ECS/ SI debit transactions	NA	NA	₹25,000	₹25,000
	POS limit per day	₹10,000		NA	NA	₹50,000	₹50,000
	E-commerce limit per day	₹10,000		NA	NA	₹50,000	₹50,000
Pin generation for debit card	Nil	Nil	NA	NA	Nil	Nil	
ATM	At Jana Small Finance Bank ATMs						

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 Instruction | SMS – Short Message Service | TASC – Trusts, Associations, Societies, Corporations, Govt. etc. | TRV – Total Relationship Value

Particulars	SAVINGS ACCOUNT*			CURRENT ACCOUNT*			
	BSBDA	Small Savings	TASC	TASC	Regular	Premium	
No. of free ATM transactions	4	4 free withdrawals allowed upto ₹10,000 per month including branch cash, ATM cash withdrawal, POS, NEFT, DD/PO, ECS/SI debit transactions	NA	NA	Unlimited	Unlimited	
Charges above free limit for financial transactions	NA	NA	NA	NA	NA	NA	
Charges above free limit for non-financial transactions	NA	NA	NA	NA	NA	NA	
At other bank ATMs							
No. of free ATM transactions per month	4	4 free withdrawals allowed upto ₹10,000 per month including branch cash withdrawal, ATM cash withdrawal, POS, NEFT, DD/PO, ECS/SI debit transactions	NA	NA	Metro Locations: 3 transactions (financial + non-financial) Other Locations: 5 transactions (financial + non-financial)	10 transactions (financial + non-financial)	
Charges above free limit for financial transactions	NA	NA	NA	NA	₹20	₹20	
Charges above free limit for non-financial transactions	NA	NA	NA	NA	₹8	₹8	
Metro locations: Mumbai, Delhi-NCR, Chennai, Kolkata, Bengaluru and Hyderabad							
For ATM transactions at ATMs outside India, additionally there would be cross currency mark up of 2%							
Remittances	Remittances- NEFT	Free	4 free withdrawals allowed upto ₹10,000 per month including branch cash withdrawal, ATM cash withdrawal, POS, NEFT, DD/PO, ECS/SI debit transactions	Free	Free	2 free transactions at branch per month Beyond free limits: Upto ₹10,000 - ₹2.50 ₹10,001 to ₹1,00,000 - ₹5 ₹1,00,001 to ₹2,00,000 - ₹15 Above ₹2 lakhs - ₹25 Free online	5 free transactions at branch per month Beyond free limits: Upto ₹10,000 - ₹2.50 ₹10,001 to ₹1,00,000 - ₹5 ₹1,00,001 to ₹2,00,000 - ₹15 Above ₹2 lakhs - ₹25 Free online
	Remittances- RTGS	Free		Free	Free	2 free transactions at branch per month Beyond free limits: ₹2,00,000 to ₹5,00,000 - ₹25 Above ₹5 lakhs - ₹50 Free online	5 free transactions at branch per month Beyond free limits: ₹2,00,000 to ₹5,00,000 - ₹25 Above ₹5 lakhs - ₹50 Free online
	Remittances- IMPS	Free		Free	Free	Upto ₹1000 Free ₹1001 to ₹1,00,000- ₹5 ₹1,00,001 to ₹2,00,000 - ₹15	Upto ₹1000 Free ₹1001 to ₹1,00,000- ₹5 ₹1,00,001 to ₹2,00,000 - ₹15
Remittances- DD/POs	Free	Free	Free	Free	2 free transactions per month upto ₹25,000 Beyond free limit: Upto ₹5,000 - ₹25 ₹5,001 to ₹10,000 - ₹50 Above ₹10,000 - ₹2 / '000 (min ₹50)	5 free transactions per month upto ₹1,00,000 Beyond free limit: Upto ₹5,000 - ₹25 ₹5,001 to ₹10,000 - ₹50 Above ₹10,000 - ₹2 / '000 (min ₹50)	
Other Charges	Account Closure Charges	Nil	Nil	Nil	Nil	₹500 (within 6 months)	₹500 (within 6 months)
	Value-added SMS alerts	Nil	Nil	NA	NA	₹15/qtr	₹15/qtr
	Duplicate statement charges	₹25	₹25	Nil	Nil	₹25	₹25
	Auto sweep in and out facility*	NA	NA	NA	NA	Yes	Yes
	Threshold for auto sweep in and out	NA	NA	NA	NA	₹5,000	₹30,000
Sweep in and out in multiple of	NA	NA	NA	NA	₹5,000	₹5,000	

* For availability of products & services, please call our Customer Care or contact the nearest branch of Jana Small Finance Bank

Terms & Conditions:

- Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
- Only Regular Savings account will be offered for minors.
- Only individuals and proprietors will be given debit card for current account.
- We offer savings & current account to our loan customers & encourage to voluntarily opt for these accounts. As a special offer we are providing AMB/AQB/TRV waiver to these loan customers. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.
- 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.
- 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.
- Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
- 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.
- Alerts mandated by RBI will be sent free of charge.
- NMC is not applicable once the savings/current account becomes inoperative / dormant. In the event of a default in maintenance of AMB/AQB as agreed to between the Bank and customer for the month (referred as 'Default Month'), the Bank will notify the customer clearly of the default and that the AMB/AQB for the account has to be met in the subsequent month (referred to as 'Notice Month'). If the AMB/AQB is still not maintained in the 'Notice Month', the NMC for both the 'Default Month' and 'Notice Month' will be recovered in the subsequent month. The Bank may choose to notify by SMS / email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AMB/AQB and as specified in the slabs in GSFC. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.

Abbreviations:

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