

Schedule of Charges is effective from April 25, 2019

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Particulars		CURRENT ACCOUNT*			
		TASC	Current A/c for Loan Customers	Regular	Premium
Account Opening & Balance Maintenance	Initial deposit	NA	NA	₹ 5,000	₹ 30,000
	AMB / AQB <sup>1</sup>	Nil	1,000		₹ 30,000
	or				
	TRV <sup>2</sup>		₹ 50,000		
	Non-maintenance charges for AMB/ AQB/ TRV	NA	250/qtr	₹250/qtr	₹500/qtr
Balance in account at any point in time	NA	NA	NA	NA	
Cash Withdrawal / Deposit	Cash withdrawal at branches	Free & Unlimited	Free & Unlimited	Free & Unlimited	Free & Unlimited
	Free limit for cash deposit at branches	₹10,00,000 per month	₹5,00,000 per month	₹1,00,000 per month	₹10,00,000 per month
	Charges for cash deposit beyond free limit	₹3 / '000 (min ₹50)	₹3 / '000 (min ₹50)	₹3 / '000 (min ₹50)	₹3 / '000 (min ₹50)
Cheque Book	Cheque book issuance charges	Nil	₹25 for every 25 leaves cheque book	1 free cheque book every quarter. There on, ₹25 for every 25 leaves cheque book	5 free cheque book every quarter. There on, ₹25 for every 25 leaves cheque book
	Stop payment of cheque (per Leaf or Series)	₹50/transaction or series	₹50/transaction or series	₹50/transaction or series	₹50/transaction or series
	Cheque/ECS return (Inward)	₹300/transaction	₹300/transaction	₹300/transaction	₹300/transaction
	Cheque/ECS return (Outward)	Nil	Nil	Nil	Nil
Card Charges & Other Features	Debit card type	NA	RuPay Platinum	RuPay Platinum	RuPay Platinum
	Debit card issuance	NA	₹ 100	₹ 0	₹ 0
	Debit card AMC	NA	₹ 100	₹ 100	₹ 100
	Debit card re-issuance	NA	₹ 200	₹ 200	₹ 200
	ATM cash withdrawal limit per day	NA	₹ 25,000	₹ 25,000	₹ 25,000
	POS limit per day	NA	₹ 1,00,000	₹ 50,000	₹ 1,00,000
	E-commerce limit per day	NA	₹ 1,00,000	₹ 50,000	₹ 1,00,000
	Pin generation for debit card	NA	NA	Nil	Nil

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

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ATM Charges	<b>At Jana Small Finance Bank ATMs</b>				
	No. of free ATM transactions	NA	Unlimited	Unlimited	Unlimited
	Charges above free limit for financial transactions	NA	NA	NA	NA
	Charges above free limit for non-financial transactions	NA	NA	NA	NA
	<b>At other bank ATMs</b>				
	No. of free ATM transactions per month	NA	<b>Metro Locations:</b>	<b>Metro Locations:</b>	<b>Metro Locations:</b>
			3 transactions	3 transactions	3 transactions
			(financial + non-financial)	(financial + non-financial)	(financial + non-financial)
			<b>Other Locations:</b>	<b>Other Locations:</b>	<b>Other Locations:</b>
			5 transactions (financial + non-financial)	5 transactions (financial + non-financial)	5 transactions (financial + non-financial)
Charges above free limit for financial transactions per transaction	NA	₹ 20	₹ 20	₹ 20	
Charges above free limit for non-financial transactions per transaction	NA	₹ 8	₹ 8	₹ 8	
Remittances	Remittances- NEFT	Free	2 free transactions at branch per month	2 free transactions at branch per month	5 free transactions at branch per month
			<b>Beyond free limits:</b>	<b>Beyond free limits:</b>	<b>Beyond free limits:</b>
			Upto ₹10,000 - ₹2.50	Upto ₹10,000 - ₹2.50	Upto ₹10,000 - ₹2.50
			₹10,001 to ₹1,00,000 - ₹5	₹10,001 to ₹1,00,000 - ₹5	₹10,001 to ₹1,00,000 - ₹5
			₹1,00,001 - ₹2,00,000 - ₹15	₹1,00,001 - ₹2,00,000 - ₹15	₹1,00,001 - ₹2,00,000 - ₹15
			Above ₹2 lakhs - ₹25	Above ₹2 lakhs - ₹25	Above ₹2 lakhs - ₹25
			Free Online	Free online	Free online
	Remittances- RTGS	Free	2 free transactions at branch per month	2 free transactions at branch per month	5 free transactions at branch per month
			<b>Beyond free limits:</b>	<b>Beyond free limits:</b>	<b>Beyond free limits:</b>
			₹2,00,000 - ₹5,00,000 - ₹25	₹2,00,000 - ₹5,00,000 - ₹25	₹2,00,000 - ₹5,00,000 - ₹25
			Above ₹5 lakhs - ₹50	Above ₹5 lakhs - ₹50	Above ₹5 lakhs - ₹50
			Free online	Free online	Free online

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Remittances	Remittances- IMPS	Free	Upto ₹1000 Free	Upto ₹1000 Free	Upto ₹1000 Free	
			₹1001 to ₹1,00,000- ₹5	₹1001 to ₹1,00,000- ₹5	₹1001 to ₹1,00,000- ₹5	
			₹1,00,001 to ₹2,00,000 - ₹15	₹1,00,001 to ₹2,00,000 - ₹15	₹1,00,001 to ₹2,00,000 - ₹15	
	Remittances- DD/POs	Free	2 free transactions per month upto ₹25,000	2 free transactions per month upto ₹25,000	5 free transactions per month upto ₹1,00,000	
			<b>Beyond free limit:</b>	<b>Beyond free limit:</b>	<b>Beyond free limit:</b>	
			Upto ₹5,000 - ₹25	Upto ₹5,000 - ₹25	Upto ₹5,000 - ₹25	
			₹5,001 to ₹10,000 - ₹50	₹5,001 to ₹10,000 - ₹50	₹5,001 to ₹10,000 - ₹50	
			Above ₹10,000 - ₹2 / '000 (min ₹50)	Above ₹10,000 - ₹2 / '000 (min ₹50)	Above ₹10,000 - ₹2 / '000 (min ₹50)	
	Other Charges	Account Closure Charges	Nil	₹500 (within 6 months)	₹500 (within 6 months)	₹500 (within 6 months)
		Value-added SMS alerts	NA	₹15/qtr	₹15/qtr	₹15/qtr
Duplicate statement charges		Nil	₹ 25	₹ 25	₹ 25	
Auto sweep in and out facility*		NA	Yes	Yes	Yes	
Threshold for auto sweep in and out		NA	₹ 25,000	₹ 25,000	₹ 50,000	
Sweep in and out in multiple of		NA	₹ 5,000	₹ 5,000	₹ 5,000	
Tenor for Sweep Facility		NA	180 days	180 days	365 days	

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## Terms &amp; Conditions:

1. Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
2. Only Regular Savings account will be offered for minors.
3. Only individuals and proprietors will be given debit card for current account.
4. 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.
5. 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.
6. 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.
7. Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
8. 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.
9. Alerts mandated by RBI will be sent free of charge.
10. 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.
11. Customer can opt for the sweep facility on the current account with the below threshold limits, wherein excess amount over and above the threshold money will be transferred automatically into a separate fixed deposit/s at the end of day linked to the current account.
12. Sweep deposit threshold amount available to the product type are:

Product Name	Minimum Threshold Limit
Loan Current account	₹ 25,000/-
Regular Current Account	₹ 25,000/-
Premium Current Account	₹ 50,000/-

13. Sweep deposit/s can be booked only in multiples of ₹ 5,000/-.
14. Tenor of the Fixed Deposit/s opened under the Sweep facility with applicable rate of interest will be as follows:

Product Name	Tenor in Days	Interest Rate*
Loan Current account	180	7.00%
Regular Current Account	180	7.00%
Premium Current Account	365	8.50%

15. Interest Rates are subject to change from time to time. Refer <https://www.janabank.com/index.php/interest-rates> for the latest rates.
16. On maturity of the sweep deposit after the tenor, the maturity amount [principal + interest] will be credited to the current account. Interest payable is subject to TDS deduction, wherever applicable.
17. Sweep deposit will be created at the end of the day in case the customer account exceeds the threshold and the minimum multiple of ₹5,000 can be formed. For example: if the balance in account exceeds the threshold by Rs. 27,000, a sweep of Rs. 25,000 will be created at the end of day
18. When the sweep deposit is broken, LIFO [last in first out] concept will be followed where in the last deposit will be broken first, to provide maximum benefit to customers.
19. Sweep Deposit will be liquidated in the multiple of Rs. 5,000 /- during the transaction, irrespective of the shortfall amount. For example, if the shortfall is ₹2,000/-, then the partial amount of Rs. 5,000/- will be liquidated from the applicable sweep fixed deposit as per LIFO concept
20. For cases where multiple sweep fixed deposits are created and shortfall amount is greater than the last booked sweep fixed deposit, the remaining shortfall will be met by liquidating the next sweep fixed deposit as per LIFO concept
21. In case of premature withdrawal of sweep deposit, applicable interest for the respective tenor will be credited to the customer account at the end of the day. TDS as applicable.
22. All cash transactions, NEFT [done through branch], RTGS[done through branch],cheque clearing will be allowed for amount which is less than equal to "Available Balance + Sweep Deposits" will be allowed in sweep deposit accounts.
23. Sweep deposit facility is not available for Mobile Banking and Internet Banking outward transactions.
24. Jana Small Finance Bank reserves the right to withdraw the sweep deposit facility or change and/or modify the above terms and conditions without prior notice.
25. All other Terms and Conditions of the Regular Fixed Deposit will be applicable to the Sweep Deposit.

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Illustrative Example:

Customer opens a Regular Current Account and opts for sweep facility:

- Threshold Amount : ₹ 25,000/-
- Multiple : ₹ 5,000
- Sweep Tenor : 180 days

Day 0: Sweep setup is done, customer deposits ₹ 30,000

Day 1: Sweep is initiated, sweep deposits of ₹ 5,000 [deposit A] is created for customer with tenor as 180 days

Day 10: Customer initiates a cash withdrawal of ₹ 5,000;

- I. Transaction goes through successfully
- II. At End of Day sweep deposit of ₹ 5,000 [deposit A] is broken\*\* and swept back to current account to meet the threshold
- III. Interest will be paid for the duration the sweep deposit is maintained

Day 11: Customer deposits ₹ 11,000. At the end of the day a sweep deposit of ₹ 10,000 [deposit B] is created

Day 192: The sweep deposit B matures with principal and interest being credited to the current account

\*\* Note on partial withdrawal of sweep fixed deposit:

1. The Sweep Deposit will be liquidated in the multiple of Rs. 5,000 /- during the transaction, irrespective of the shortfall amount. For example, if the shortfall is ₹2,000/-, then the partial amount of Rs. 5,000/- will be liquidated from the applicable sweep fixed deposit as per LIFO concept
2. The interest due for the partial amount withdrawn will be credited at the end of the day. TDS as applicable.
3. Balance amount in sweep deposit will be credited to customer's account along with due interest after maturity of sweep deposit

\*For availability of products, features &amp; services, please reach out to your nearest Jana Bank branch.