

Janaseva Sahakari Bank Ltd.,Hadapsar,Pune

Service Charges related to Operation

Sr. No.	Particulars	Existing charges from 01.02.2022	Proposed charges from 01.04.2023
1	O.B.C & I.B.C		
	Savings Accounts	1) Upto 5000/- ----- Rs. 25/- 2) Rs.5,001/- to Rs.10,000/- ----- Rs. 50/- 3) Rs.10,001/- to Rs.1,00,000/- ----- Rs. 100/- 4) Above Rs. 1 Lakh ----- Rs. 150/-	1) Upto 5000/- ----- Rs. 25/- 2) Rs.5,001/- to Rs.10,000/- ----- Rs. 50/- 3) Rs.10,001/- to Rs.1,00,000/- ----- Rs. 100/- 4) Above Rs. 1 Lakh ----- Rs. 150/-
	Current, CC Accounts & others	1) Upto 10,000/- ----- Rs. 50/- 2) Rs.10,001/- to Rs.1,00,000/- ----- Rs. 100/- 3) Above Rs. 1 Lakh ----- Rs. 150/-	1) Upto 10,000/- ----- Rs. 50/- 2) Rs.10,001/- to Rs.1,00,000/- ----- Rs. 100/- 3) Above Rs. 1 Lakh ----- Rs. 150/-
2	Return Dishonor of Cheque (Inward / Outward Clearing) Local		
	Savings Accounts	Inward Rs. 300/- Outward Rs. 100/-	Inward Rs. 300/- Outward Rs. 100/-
	Current, Cash Credit & other	Inward Rs. 300/- Outward Rs. 100/-	Inward Rs. 300/- Outward Rs. 100/-
	Outstation Cheque + Postage	Inward Rs. 300/- + Postage Outward Rs. 100/- + Postage	Inward Rs. 300/- + Postage Outward Rs. 100/- + Postage
	ECS / Financial Institution Cheque ret charges*	Rs. 300/-	Rs. 300/-
	ESC mandate registration charges	Rs.150/-	Rs.150/-
		*No charges for cheque return due to technical reason	
3	D.D. /Pay orders		
	Through Account HDFC DD	Per Thousand Rs. 3 + GST Upto Rs. 1,000/- Min Rs. 30/- Above Rs. 1 000/- Min Rs. 25/-	HDFC Current account Closed
	PO cancellation/ Duplicate/ Revalidation	Payorder Cancellation Rs. 75/- Duplicate Rs. 75/- Revalidation Rs. 75/-	Payorder Cancellation Rs. 75/- Duplicate Rs. 75/- Revalidation Rs. 75/-
	Pay order	Issue of Pay slip by Cash Rs.10/- per thousand + GST Min. Rs. 100/- Max. No limit Upto Rs. 50,000/- PO can be issued in cash Through A/c Rs. 3/- per thousand + GST Min. Rs. 50/- + GST Max. Rs. 5,000/- + GST	Issue of Pay slip by Cash Rs.10/- per thousand + GST Min. Rs. 100/- Max. No limit Upto Rs. 50,000/- PO can be issued in cash Through A/c Rs. 3/- per thousand + GST Min. Rs. 50/- + GST Max. Rs. 5,000/- + GST
4	RTGS / NEFT		
	RTGS Outward -		
	Rs. 2 Lakh to Rs. 5 Lakh	Rs. 20/- per transaction	Rs. 20/- per transaction
	Above Rs. 5 Lakh	Rs. 40/- per transaction	Rs. 40/- per transaction
	NEFT Outward -		
	Upto Rs.10000/-	Rs. 2/- per transaction	Rs. 2/- per transaction
	Rs.10001/- to 1 Lakh	Rs. 4/- per transaction	Rs. 4/- per transaction
	Rs.1 Lakh to Rs.2 Lakh	Rs. 20/- per transaction	Rs. 20/- per transaction
	Rs.2 Lakh to Rs.5 Lakh		
	Rs.5 Lakh to above		
5	No Dues certificate	Rs. 150/-	Rs. 150/-
6	Signature Verification	Rs. 150/-	Rs. 150/-

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Sr. No.	Particulars	Existing charges from 01.02.2022	Proposed charges from 01.04.2023
7	Photo attestation	Rs. 150/-	Rs. 150/-
8	Cheque book charges		
		1 cheque book free for each financial year.	1 cheque book free for each financial year.
	Savings a/c	Above 1 cheque book - Rs. 3/- per leaf , if cheque book is send through courier /RPD,actual charges will be recovered	Above 1 cheque book - Rs. 3/- per leaf , if cheque book not collect within 3 month's and send through courier /RPD,Rs.100/- extra will be recovered from customer.
	Current, Cash Credit A/C	Rs.4 per leaf	Rs.4/ leaf
	For Financial Institution	No cheque book be provided for Financial Institutions	No cheque book be provided for Financial Institutions
9	Stop Payment Instruction	Rs. 150/- per cheque / per instruction. Max Rs. 1,500/- for instruction of cheque book series more than 10 cheques.	Rs. 150/- per cheque / per instruction. Max Rs. 1,500/- for instruction of cheque book series more than 10 cheques.
10	Ledger Folio charges		
	Cash Credit/OD/Current A/c	Rs.50 per folio (40 entries in folio)Rs. 1/- per entry Min. Rs. 50/-applicable quarterly	Rs.50 per folio (40 entries in folio)Rs. 1/- per entry Min. Rs. 50/-applicable quarterly. *Note :- No charges to be levied if adopted for statement through emails.
		Cancelled	Cancelled
	Account Maintenance Charges	not to be considered	not to be considered
11	Account closing Charges		
	Saving Account Within 1 year	Rs. 200/-	Rs. 200/-
	Current Account Within 1 year	Rs. 500/-	Rs. 500/-
	Unused Cheques charges for A/C closing	not to be considered	not to be considered
12	Minimum Balance		
	No frill A/c (SB Basic)	NIL	NIL
	Student's Account	Rs. 500/-	Rs. 500/-
	SB A/C without Chq Book	Rs. 1000/-	Rs. 1000/-
	SB A/C with Chq Book	Rs.2,000/-	Rs.2,000/-
	SOC & Trust SB/SB Sal	Rs. 2,000/-	Rs. 2,000/-
	Current A/C	Rs. 5,000/-	Rs. 5,000/-
13	Minimum Balance charges		
	SB General A/c	Rs.20 /-per month(MAB)	Rs.20 /-per month(MAB)
	Dormant A/c	No Charges	No Charges
	Current A/c	Rs. 20/- per instance	Rs. 20/- per instance
14	Statement / Passbook		
	Duplicate Pass Book	Rs. 100/- (only for current financial year transaction)	Rs. 100/- (only for current financial year transaction)
	Duplicate statement of Account	Upto 10 pages - Rs. 100/-	Upto 10 pages - Rs. 100/-
		Above 10 pages - Rs. 10/- per page	Above 10 pages - Rs. 10/- per page
	Duplicate FD Receipt	Rs. 100/- per Receipt	Rs. 100/- per Receipt
	Duplicate Share certificate	Rs. 200/- per Certificate	Rs. 200/- per Certificate
	Record copy of the cheque	Upto 1 year record Rs. 100/-	Upto 1 year record Rs. 100/-
		Above 1 year record Rs. 500/-	Above 1 year record Rs. 500/-
	Balance Certificate	First certificate free, Duplicate or Additional copies Rs. 50/- per copy	First certificate free, Duplicate or Additional copies Rs. 50/- per copy

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Sr. No.	Particulars	Existing charges from 01.02.2022	Proposed charges from 01.04.2023
15	Lost Token	Rs. 500/- per Token	Rs. 500/- per Token
16	RD Installment not paid regularly	No penalty for dealyed installments,interest to be paid on balace available,prematured closer interest will be applicable as to fixed deposits	No penalty for dealyed installments,interest to be paid on balace available,prematured closer interest will be applicable as to fixed deposits
17	ATM Card (Debit)		
	Initial ATM Card	Free	Free
	ATM Card (DR) Annual charges	Rs. 125/- annually	Rs. 125/- annually
	Duplicate ATM Card	Rs. 150/-	Rs. 150/-
	ATM transactions	First five transactions free, after that Rs. 20/- per transaction	First five transactions free, after that Rs. 20/- per transaction
18	SMS Charges		
	Overdue Loan Installment	Given separatly By Loan Department	Given separatly
	Savings A/c	Rs. 15/- per qtr	Rs. 15/- per qtr
	Current A/c	Rs. 25/- per qtr	Rs. 25/- per qtr
	All Cash Credit A/c	Rs. 25/- per qtr	Rs. 25/- per qtr
19	Cash Handling charges (for deposit of cash other than SB & Term loan)	Per day cash deposited above Rs.5.00 Lakh, leived Rs.2/- per thousand or part thereof	Per day cash deposited above Rs.5.00 Lakh, leived Rs.2/- per thousand or part thereof
20	Locker Rent		
	Locker Size(Cubic Inch)		
	Length* Width* Depth	Type Urban Koregaon Branch	Type Rent
	Upto 1000	A 1,000 800	A 1,100
	1001 to 1500	B 1,200 900	B 1,500
	1501 to 2000	C 2,000 1,500	C 2,200
	2001 to 2500	D 2,500 2,000	D 2,700
	2501 to 3000	E 3,000 2,500	E 3,200
	3001 to 4000	F 3,500 2,800	F 3,700
	4001 to 5000	G 4,000 3,200	G 4,200
	5001 to 6000	H 5,000 4,000	H 5,200
	Above 6000	I 8,000 6,500	I 8,200
	Late payment of Locker rent	Rent to be recovered before 30 April every year,from May Rs.50 per month will be charged as penalty	Rent to be recovered before 30 April every year,from May Rs.50 per month will be charged as penalty
	Locker operation	6 operations per month free after that Rs.100/month	6 operations per month free after that Rs.100/month
	New Locker issue charges	Rs. 500/-	Rs. 500/-
	Notice charges for non payment of locker rent	Rs. 150/-	Rs. 150/-
	Locker Break Open Charges	Actual Break Open Charges + Rs.1000/-	Actual Break Open Charges + Rs.1000/-
	Locker rent Refund	If surrendered from Apr-Sept- future rent to be reversed,if surrendered after october no reversal	Advance Locker Rent should be refunded for the remaining months excluding the month in which refund request is received. (If refund of locker rent is requested in the month of sept. then refund will be paid for the month of Oct. to March.)
21	Non Collection of Personalized Chq Book within 3 Months (Return undelivered)	After 2 months cheque book to be sent through Courier/RPD and charges Rs.100 to be recovered	After 2 months cheque book to be sent through Courier/RPD and charges Rs.100 to be recovered

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Sr. No.	Particulars	Existing charges from 01.02.2022	Proposed charges from 01.04.2023
22	ABB Cash Deposit		
	Saving A/c		
	Upto Rs. 1,00,000/-	NIL	NIL
	Above Rs. 1,00,000/-	Rs. 2/- per thousand or part thereof	Rs. 2/- per thousand or part thereof
	Cash Credit / Current A/c		
	Upto Rs. 5,00,000/-	NIL	NIL
	Above Rs. 5,00,000/-	Rs. 2/- per thousand or part thereof	Rs. 2/- per thousand or part thereof
23	IMPS Charges		
	UPTO RS.10000.00		3/-
	RS.10001.00 TO RS.100000.00		5/-
	ABOVE RS.100000.00		10/-
24	Notice to defaulters		
	First Notice	200	200
	Second Notice	250	250
	Third Notice	300	300
	Final Notice	500	500
	SARFAESI	1000	1000
25	CERSAI Charges		
	Property Loan	500	500
	Modification of charge -Property Loan	500	500
	Hypothecation- Commercial	500	500
	Modification of charge -Hypothecation Commercial	500	500
	Hypothecation- Retail	500	500
	Modification of charge -Hypothecation Retail	500	500
	SEARCH	100	100
	For Staff loan accounts	100	100

Important Note :-

- 1 Above all charges are excluding of GST.
- 2 GST for above service charges @18% or whichever is applicable should be taken at the time of recovery of charges.
- 3 No charges levied to staff account & Ex-staff account(except ECS/Cheque Return)
- 4 Concession in locker for staff & Ex-staff will be 25% of regular locker rent, applicable to only one locker.
- 5 All the above changes will be **effective from 01.04.2023.**

Placed for consideration

Yuvraj Nevase
Sub-Accountant

Bharat Tilekar
Asst.General Manager

Shirish Polekar
Chief Executive Officer

Chairman
Business Development Committee