

**Janaseva Sahakari Bank Ltd., Hadapsar,Pune**  
**Service charges for Applicable from 01.04.2024**

Sr.No.	Particulars	Janaseva Sahakari Bank Existing charges from 01.04.2023	Janaseva Sahakari Bank -Proposed Proposed charges from 01.04.2024
1	O.B.C & I.B.C	O.B.C & I.B.C	O.B.C & I.B.C
	Savings Accounts	1) Upto 5000-----Rs.25- 2) Rs.5,001/- to Rs 10,001/- --- Rs 50/- 3) Rs.10,001/-to Rs 1,00,000/- ---Rs 100/- 4) Above Rs 1 Lakh ----- Rs 150/-	Due to CTS Clearing such a serices are become out dated
	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/-	
2	Return Dishonor of Cheque (Inward/Outward clearing ) Local	Return Dishonor of Cheque (Inward/Outward clearing ) Local	Return Dishonor of Cheque (Inward/Outward clearing ) Local
	Saving Accounts	Inward Rs. 300/- Outward Rs. 100/-	Inward Rs. 300/- Outward Rs. 100/-
	Current,CashCredit&other	Inward Rs. 300/- Outward Rs. 100/-	Inward Rs. 300/- Outward Rs. 100/-
	Outstation Cheque + Postage	Inward Rs. 300/- + Postage Outward Rs. 100/- + Postage	Due to CTS Clearing such a serices are become out dated
	ECS/Financial Institution Cheque ret charges*	Rs. 300/-	Rs. 300/-
	ESC mandate registration charges	Rs. 150/-	Rs. 150/-
3	D.D./Pay orders Manual	Pavorder	Pavorder
	PO cancellation/Duplicate/Revalidation	Cancellation Rs. 75/- Duplicite Rs 75/- Revalidation Rs. 75/-	Cancellation Rs. 75/- Duplicite 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 System	RTGS Outward- Rs.2 Lakh to Rs. 5 Lakh Above Rs. 5 Lakh NEFT Outward- Upto Rs.10000/- Rs.10001/- to 1 Lakh Rs.1 Lakh to Rs. 2 Lakh Rs.2 Lakh to Rs. 5 Lakh Rs.5 Lakh to above	RTGS Outward- Rs. 25/- per transaction Rs. 50/- per transaction NEFT Outward- Rs. 2.50/- per transaction Rs. 5/- per transaction Rs. 15/- per transaction Rs. 25/- per transaction
5	No Dues certificate Manual	Rs.150/-	Rs.150/-
6	Signature Verification Manual	Rs.150/-	Rs.150/-
7	Photo attestation Manual	Rs.150/-	Rs.150/-
8	Cheque book charges System	Cheque book charges 1 Cheque book free for each financial year Above 1 cheque book- Rs3/- per leaf, if cheque book not collect within 3 month's and send through courier/RPD.Rs100/- extra will be recovered from customer. Rs.4 per leaf No cheque book be provided for financial Institutions	Cheque book charges 1 Cheque book free for each financial year Above 1 cheque book- Rs. 4/- per leaf, if cheque book not collect within 3 month's and send through courier/RPD.Rs100/- extra will be recovered from customer. Rs.5 per leaf No cheque book be provided for financial Institutions
9	Stop Payment Instruction System	Rs.150/-per cheque/per instruction.MaxRs 1,500/- for instruction of cheque book series more than 10 cheques	Rs.150/-per cheque/per instruction.MaxRs 1,500/- for instruction of cheque book series more than 10 cheques
10	Ledger Folio charges System	Ledger Folio charges Rs.50 per folio (40 entries in folio)Rs.1/-per entry Min.Rs.50/-applicable quarterly. *Note:-No charges to be levid if adopted for statement through emails.	Ledger Folio charges Rs.50 per folio (40 entries in folio)Rs.1/-per entry Min.Rs.50/-applicable quarterly. *Note:-No charges to be levid if adopted for statement through emails.
11	Account closing Charges System	Saving Account within 1 year Current Account within 1 year Unused Cheques charges for A/c closing	Rs.500/- Rs.1000/- not to be considered
12	Minimum Balance System	Minimum Balance No frill A/c (SB Basic) Student's Account SB A/C without chq Book SB A/C with chq Book SOC & Trust SB/SB SAL Current A/C	Minimum Balance NIL Rs.500/- Rs.1000/- Rs.2000/- Rs.2,000/- Rs.5,000/-
13	Minimum Balance Charges System	SB General A/C Dormat A/C Current A/C	Rs.20/- per moth (MAB) No charges Rs.20/- per instance
14	Statement/Passbook Manual	Statement/Passbook Duplicate Pass Book Duplicate statement of Account Duplicate FD Receipt Duplicate Share certificate Record copy of the cheque Balance Certificate	Statement/Passbook Rs. 100/- (only for current financial year transaction) Upto 10 pages - Rs. 100/- Above 10 pages - Rs. 10/- per page Rs. 100/- per Receipt Rs.200/-per certificate upto 1 year record Rs.100/- Above 1 year record Rs.500/- First certificate free,Duplicate or Additional copies Rs 50/- per copy
15	Lost Token Manual	Rs.500/- per Token	Rs.500/- per Token
16	RD Installment not paid regularly System	No penalty for dealyed installments, Interest to be paid on balance available, permatured closer interest will be applicable as to fixed deposits	No penalty for dealyed installments, Interest to be paid on balance available, permatured closer interest will be applicable as to fixed deposits
17	ATM Card (Debit) System	ATM Card (Debit) Initial ATM Card ATM Card (DR) Annual charges Duplicate ATM card ATM transactions	ATM Card (Debit) Free Rs.200/- annually Rs.150/- First five transaction free,after that Rs.20/-per transaction
18	SMS charges System	SMS charges Overdue Loan Installmet Savings A/C current A/C All cash credit A/C	SMS charges Given separatly Rs.15/- per qtr 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, levied Rs.2/- per thousand or part therof	per day cash deposited above Rs. 5.00 Lakh, levied Rs.3/- per thousand or part therof
20	Locker Rent Manual	Locker Rent	Locker Rent
	Locker Size		
	Height X Width X Depth	Type Rent	Type Rent
	125-175-492	A 1,100	A 1,200
	159-210-492	B 1,500	B 1,500
	125-352-492	C 2,200	C 2,400
	189-263-492	D 2,700	D 3,000
	159-424-492	E 3,200	E 3,600

278-352-492	F	3,700	F	4,200
189-530-492	G	4,200	G	4,500
321-424-492	H	5,200	H	5,400
385-530-492	I	8,200	I	8,400
<b>Late payment of Locker rent</b>		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
<b>Locker operation</b>		6 operations per month free after that Rs.100/- month		3 operations per month free after that Rs.100/- per instance
<b>New Locker issue charges</b>		Rs. 500/-		Rs. 500/-
<b>Notice charges for non payment of locker rent</b>		Rs.150/-		Rs.150/-
<b>Locker break open charges</b>		Actual Break open Charges + Rs.1000/-		Actual Break open Charges + Rs.1000/-
<b>Locker rent Refund</b>		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.)		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.)
<b>21. Non collection of Personalized chq Book with 3 Months (Return undelivered)</b>		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
<b>22. ABB Cash Deposit System</b>		<b>ABB / Cash Deposit</b>		<b>ABB / Cash Deposit</b>
<b>Saving A/C</b>		Upto Rs. 1,00,000/- = NIL Above Rs. 1,00,000/- = Rs. 2/- per thousand or part thereof		Upto Rs. 50,000/- = NIL Above Rs. 50,000/- = Rs. 3/- per thousand or part thereof
<b>Cash Credit/Current A/C</b>		Upto Rs. 5,00,000/- = NIL Above Rs. 5,00,000/- = Rs. 2/- per thousand or part thereof		Upto Rs. 2,00,000/- = NIL Above Rs.2,00,000/- = Rs. 5/- per thousand or part thereof
<b>23. IMPS Charges System</b>		<b>IMPS Charges</b>		<b>IMPS Charges</b>
Upto Rs.10000.00		3/-		3/-
Rs.10001.00 To Rs.100000.00		5/-		5/-
Above Rs.100000.00		10/-		10/-
<b>24. Notice to defaulters Manual</b>				
First Notice		200		200
Second Notice		250		250
Third Notice		300		300
Final Notice		500		500
SARFAESI		1000		1000
<b>25. CERSAI Charges Manual</b>				
Property Loan		500		500
Modification of charges-Property Loan		500		500
Hypothecation-commercial		500		500
Modification of charges-Hypothecation commercial		500		500
Hypothecation-Retail		500		500
Modification of charge-Hypothecation Retail		500		500
SEARCH		100		100
For Staff loan accounts		100		100

Above all charges are excluding GST.

GST for above service charges @18% or whichever is applicable should be taken at the time of recovery of charges.

No charges levied to staff account & Ex-staff account( except ECS/Cheque Return)

Concession in locker for staff & Ex-staff will be 25% of regular locker rent, applicable to only one locker.

Revised service charges will be applicable from 01.04.2024