

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

Sr.No.	Particulars	Janaseva Sahakari Bank Ltd., Hadapsar ,Pune
		Service charges from 01.04.2024
1	O.B.C & I.B.C	O.B.C & I.B.C
	Savings Accounts	Due to CTS Clearing such a serices are become out dated
	Current,CC Accounts & others	
2	Return Dishonor of Cheque (Inward/Outward clearing) Local	Return Dishonor of Cheque (Inward/Outward clearing) Local
	Saving Accounts	Inward Rs. 300/- Outward Rs. 100/-
	Current,CashCredit&other	Inward Rs. 300/- Outward Rs. 100/-
	Outstation Cheque + Postage	Due to CTS Clearing such a serices are become out dated
	ECS/Financial Institution Cheque ret charges*	Rs. 300/-
	ESC mandate registration charges	Rs. 150/-
3	D.D./Pay orders Manual	Payorder
	PO cancellation/Duplicate/Revalidation	Cancellation Rs. 75/- Duplicte 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
4	RTGS/NEFT System	RTGS Outward-
	RTGS Outward-	RTGS Outward-
	Rs.2 Lakh to Rs. 5 Lakh	Rs. 25/- per transaction
	Above Rs. 5 Lakh	Rs. 50/- per transaction
	NEFT Outward-	NEFT Outward-
	Upto Rs.10000/-	Rs. 2.50/- per transaction
	Rs.10001/- to 1 Lakh	Rs. 5/- per transaction
	Rs.1 Lakh to Rs. 2 Lakh	Rs. 15/- per transaction
	Rs.2 Lakh to Rs. 5 Lakh	Rs. 25/- per transaction
	Rs.5 Lakh to above	
5	No Dues certificate Manual	Rs.150/-
6	Signature Verification Manual	Rs.150/-
7	Photo attestation Manual	Rs.150/-
8	Cheque book charges System	Cheque book charges
	Saving a/c	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.
	Current,Cash Credit A/c	Rs.5 per leaf
	For Financial Institution	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
10	Ledger Folio charges System	Ledger Folio charges
	Cash Credit/OD/Current A/C	Rs.50 per folio (40 enteries in folio)Rs.1/-per entery Min.Rs.50/-applicable quarterly. *Note:-No charges to be levid if adopted for statement through emails.
11	Accoun closing Charges System	
	Saving Account within 1 year	Rs.500/-
	Current Account within 1 year	Rs.1000/-
	Unused Cheques charges for A/c closing	not to be considered
12	Minimum Balance System	Minimum Balance
	No frill A/c (SB Basic)	NIL
	Student's Account	Rs.500/-
	SB A/C without chq Book	Rs.1000/-
	SB A/C with chq Book	Rs.2000/-
	SOC & Trust SB/SB SAL	Rs.2,000/-
	Current A/C	Rs.5,000/-
13	Minimum Balance Charges System	
	SB General A/C	Minimum Rs.5 & Maximum Rs.50
	Dormat A/C	No charges
	Current A/C	Rs.20/- per instance
14	Statement/Passbook Manual	Statement/Passbook

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	Duplicate Pass Book	Rs. 100/- (only for current financial year transaction)
	Duplicate statement of Account	Upto 10 pages - Rs. 100/- Above 10 pages - Rs. 10/- per page
	Duplicate FD Receipt	Rs. 100/- per Receipt
	Duplicate Share certificate	Rs.200/- per certificate upto 1 year record Rs.100/-
	Record copy of the cheque	Above 1 year record Rs.500/-
	Balance Certificate	First certificate free, Duplicate or Additional copies Rs 50/- per copy
15	Lost Token Manual	Rs.500/- per Token
		No penalty for dealyed installments,
16	RD Installment not paid regularly System	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	Free
	ATM Card (DR) Annual charges	Rs.200/- annually
	Duplicate ATM card	Rs.200/-
	ATM transactions	First five transaction free, after that Rs.20/- per transaction
18	SMS charges System	SMS charges
	Overdue Laon Installmet	Given separately
	Savings A/C	Rs.15/- per qtr
	current A/C	Rs. 25/- per qtr
	All cash credit A/C	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.3/- per thousand or part thereof
20	Locker Rent Manual	Locker Rent
	Locker Size	
	Height X Width X Depth	Type Rent
	125-175-492	A 1,200
	159-210-492	B 1,500
	125-352-492	C 2,400
	189-263-492	D 3,000
	159-424-492	E 3,600
	278-352-492	F 4,200
	189-530-492	G 4,500
	321-424-492	H 5,400
	385-530-492	I 8,400
		Rent to be recovered before 30 April every year, from May Rs.50 per month will be charged as penalty
	Late payment of Locker rent	3 operations per month free after that Rs.100/- per instance
	Locker operation	
	New Locker issue chagres	Rs.500/-
	Notice charges for non payment of locker rent	Rs.150/-
	Locker Break open charges	Actual Break open Charges + Rs.1000/-
	Locker rent Refund	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 with 3 Months (Return undelivered)	After 2 months cheque book to be sent through courier/RPD and charges Rs.100 to be recovered
22	ABB Cash Deposit Sysytem	ABB / Cash Deposit
	Saving A/C	Upto Rs. 50,000/- = NIL Above Rs. 50,000/- = Rs. 3/- per thousand or part thereof
	Cash Credit/Current A/C	Upto Rs. 2,00,000/- = NIL Above Rs.2,00,000/- = Rs. 5/- per thousand or part thereof

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Sr.No.	Particulars	Janaseva Sahakari Bank Ltd., Hadapsar ,Pune
23	IMPS Charges System	IMPS Charges
	Upto Rs.10000.00	3/-
	Rs.10001.00 To Rs.100000.00	5/-
	Above Rs.100000.00	10/-
24	Notice to defaulters Manual	
	First Notice	200
	Second Notice	250
	Third Notice	300
	Final Notice	500
	SARFAESI	1000
25	CERSAI Charges Manual	
	Property Loan	500
	Modification of charges-Property Loan	500
	Hypothecation-commercial	500
	Modification of charges-Hypothecation commercial	500
	Hypothecation-Retail	500
	Modification of charge-Hypothecation Retail	500
	SEARCH	100
	For Staff loan accounts	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