

**Revised Banking Service Charges & Others As on 01/07/2024**

Sr. No.	Particular	Janalaxmi Bank OLD Charges	Janalaxmi Bank NEW Charges
1.	Saving A/C		
	a. Minimum Balance (Excluding Staff) (Without Cheque book)	Rs. 500.00	Rs. 500/-
	b. Minimum Balance (Excluding Staff) (With Cheque Facilities)	Rs. 500.00	Rs. 500/-
	c. A/C Closed Charges	Rs. 100 + Tax	Rs. 125/- + GST
	d. Minimum Balance non-maintenance Charges	NIL	Rs. 50 Quarterly Avg. Bal per month as per Rule Do not apply minimum bal charges inoperative account (Inoperative more than 24 months)
	e. Duplicate Pass Book	Rs. 50 + Tax	Rs. 75/- + GST
	f. Saving Statement		Rs. 5 per page
	g. Cheque Book (Finance purpose Charge)	Rs. 100.00 Per Chq. Book ( 20 Pages )	Rs 150 + GST For 30 Cheques
2.	Current A/C		
	a. Minimum Balance	Rs. 1000.00	1000/-
	b. A/C Closed Charges	Rs. 100 + Tax	Rs 150 + GST
	c. Minimum Balance maintenance Charges	NIL	Rs. 50 Quarterly Avg. Bal per month as per Rule Do not apply minimum bal charges inoperative account (Inoperative more than 24 months)
3.	a. Non operative accounts more than two year charges	Rs. 50 + Tax Yearly	NO CHARGES
4.	DD Issue Charges		
	a. DD Issue	Rs.1 Per Thousand Minimum - Rs.10 Maximum - Rs. 500	UP to Rs 5000 Rs 6/- Above 5 lakh 0.60 paise per lakh Minimum Rs 12 + GST Rs 2500 + GST
	b. DD Cancellation	Rs. 50 + Tax	Rs 100 + GST

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5.	Pay Order Charges		
	a. Pay Order Issue	Rs.1 Per Thousand	Up to Rs.5000 Rs.6/-+GST above 5001 Rs.1 per thousand
		Minimum - Rs.10	Minimum Rs.12+ GST
		Maximum- Rs.2000	Maximum Rs.2500+GST
	b. Pay Order Cancellation	Rs. 50 + Tax	Rs.75+GST
6.	RTGS / NEFT	Up to 2 Lakh NIL Up to 5 Lakh – Rs.25+GST	Up to 2 Lakh NIL Up to 5 Lakh – Rs.25+GST
		Over 5 Lakh – Rs. 50+GST	Over 5 Lakh – Rs. 50+GST
7.	Cheque Return Charges		
	a. Inward Return	Rs. 100 + Tax	Rs.150+ GST
	b. Outward Return	Rs. 100 + Tax	Rs.150+ GST
8.	ECS Return Charges		
	c. Inward Return	Rs. 100 + Tax	Rs.150+GST
	d. Outward Return	Rs. 100 + Tax	Rs.150+GST
9.	Stop Payment Charges	Rs. 50 + Tax	Rs.100+GST per document
10.	Commitment Charges	NIL	1% per Quarter if 75% loan amount not utilize
11	Cash Handling Charges		
		Up to Rs.2/-lakh NIL , Above Rs.2/-Lakh Rs. 50/-Per Lakh Or Rs. 10/-Per Pocket + GST Which is Higher	Up to 1 lakh Nil above 1 lakh Rs.60 per lakh Or Rs.15 per pocket which is higher
	Signature Attestation Fee	Rs. 50 + Tax	Rs.100+ GST
12.			
	SMS Charges	Rs. 15 + GST (Qtr.)	Rs.15 + GST Quarterly
13.	Locker Operating Charges	NIL Only Locker Rent yearly As Per Locker size	Yearly 24 operation allowed Over 24 Rs.250+GST every Operation
14	Locker Breaking Charges	Rs.500/-+ GST ( Other than Company Charges)	Rs.500+GST Other than Company Charges

### Loans & Advances Service Charges & Others

Sr.No.	Particular	OLD Rate	NEW RATE
1.	Loans & Advances		
	a. Processing fee (Excluding staff loan)	Up to 5 Lakh 0.20% + GST & above 5 Lakh 0.20% + Rs.50 Per Lakh + Tax	Up to 5 Lakh .0.50% +GST & above 5 lakh 0.50% + 150 Per lakh + GST
	a. Solvency Certificate	Up to 10 Lakh - 1000 per certificate & above Rs.100 Per Lakh	Up to 10 Lakh Rs.1500+GST Above 10 lakh Rs 150 per lakh
	b. Bank Guarantee	30% Deposit – 2% Commission 100% Deposit – 1% Commission	30% Deposit – 2% Commission 100% Deposit – 1% Commission
	c. Gold Loan Processing	Minimum Rs. 100 & Rs. 100 per lakh + Tax	Minimum Rs. 100 & Rs. 100 per lakh + Tax
	d. CIBIL Report Charges	Rs. 150 + Tax	Rs. 200 + Tax
	e. Cersei Charges	NIL	Nil
2.	Folio Charges Loan & Advance	NIL	Nil
3.	Shares		
	a. Entrance Fee	Rs. 100 + Tax	Rs. 100 + Tax
	b. Nominal Member Fee	Rs. 100 + Tax	Rs. 100 + Tax
	c. Share Transfer Fee	Rs. 50 + Tax	Rs.100+GST
	d. Duplicate Share Certificate	Rs. 50 + Tax	Rs.100+ GST
	e. NOC	Rs. 20 + Tax	Rs.50+GST