

Janaseva Sahakari Bank Ltd.,Hadapsar,Pune

Service Charges related to Operation wef 1st January 2026 (One month prior to implement revised service charges ,to upload on banks website for suggetions / feedback)

Sr.No.	Particulars	Janaseva Sahakari Bank	Janaseva Sahakari Bank -Proposed wef 1st jan 2026
		Proposed 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	Due to CTS Clearing such a serices are become out dated
	Current,CC Accounts & others		
2	Return Dishonor of Cheque (Inward/Outward clearing) Local		
	Savings Accounts	Outward Rs. 100/-	450/-
		Inward Rs. 300/-	450/-
	Current,Cash-Credit&other	Outward Rs. 100/-	450/-
		Inward Rs. 300/-	450/-
	Outstation Cheque + Postage	Due to CTS Clearing such serices are out dated	Due to CTS Clearing such serices are out dated
	ECS/Financial Institution Cheque return charges*	Rs. 300/-	Rs. 300/-
	ECS mandate registration charges	Rs. 150/-	Rs. 150/-
3	D.D./Pay orders Manual		
		Payorder	Payorder
	Pay order issuance	Rs.10/-per thousand + GST Min.Rs 100/- Max. No limit	Rs.10/-per thousand + GST Min.Rs 100/- Max. No limit
		Upto Rs. 50,000/- PO can be issued in cash	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	Through A/C Rs. 3/-per thousand + GST Min. Rs. 50/-+ GST Max. Rs. 5,000/- + GST
	PO cancellation/Duplicate/Revalidation	Cancellation Rs. 75/-	Cancellation Rs. 100/-
		Duplicate Rs 75/-	Duplicate Rs 100/-
		Revalidation Rs. 75/-	Revalidation Rs. 100/- per instance
	Closure of Account (SB,CA,FD) and Remittance by PO	NIL	NIL
4	RTGS/NEFT System		
	RTGS / NEFT Inward		
	RTGS Outward-	RTGS Outward-	RTGS Outward-
	Rs.2 Lakh to Rs. 5 Lakh	Rs. 25/- per transaction	Rs. 25/- per transaction
	Above Rs. 5 Lakh	Rs. 50/- per transaction	Rs. 50/- per transaction
	NEFT Outward-	NEFT Outward-	NEFT Outward-
	Upto Rs.10000/-	Rs. 2.50/- per transaction	Rs. 2.50/- per transaction
	Rs.10001/- to 1 Lakh	Rs. 5/- per transaction	Rs. 5/- per transaction
	Rs.1 Lakh to Rs. 2 Lakh	Rs. 15/- per transaction	Rs. 15/- per transaction
	Rs.2 Lakh to Rs. 5 Lakh	Rs. 25/- per transaction	Rs. 25/- per transaction
	Rs.5 Lakh to above		
5	No Dues certificate Manual	Rs.150/-	Rs.150/-
6	Signature Verification Manu	Rs.150/-	Rs.150/-

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7	Photo attestation Manual	Rs.150/-	Rs.150/-
8	Cheque book charges System	Cheque book charges	Cheque book charges
		1 Cheque book free for each financial year	1 Cheque book free at the time of new account opening only
	Saving a/c	Above 1 cheque book- Rs. 4/- per leaf, If	Above 1 cheque book- Rs. 5/- per leaf, If
		cheque book not collect within 3 month's ,and send through courier/RPD,Rs100/-	If cheque book not collected within 3 month's by customer,Cheque book will be send through courier/RPD,Rs100/-
	Current,Cash Creadit A/c	Rs.5 per leaf	Rs.5 per leaf
	For Financial Institutions other than Patsanstha	No cheque book be provided for financial Institutions	No cheque book be provided for financial Institutions
9	Stop Payment Instruction System	Rs.150/-per cheque/per instruction.MaxRs 1500/-	Rs.150/-per cheque/per instruction.Max Rs. 1500/-
		1,500/- for instruction of cheque book series more than 10 cheques	1,500/- for instruction of cheque book series more than 10 cheques
10	Ledger Folio charges System	Ledger Folio charges	Ledger Folio charges
	Current A/C	Rs.50 per folio (40 enteries in folio)Rs.1/- per	Rs.80 per folio (40 entries in folio)Rs.1/- per,Min. Rs. 50/-
	Cash Credit/OD A/C	Min.Rs.50/-applicable quarterly.	Min.Rs.50/-applicable quarterly.
		*Note:-No charges to be levid if adopted for statement through emails.	*Note:-No charges to be levid if adopted for statement through emails.

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11	Account Closure Charges System		
	Saving Account within 1 year	Rs.500/-	Rs.500/-
	Current Account within 1 year	Rs.1000/-	Rs.1000/-
	Unused Cheques charges for A/c closing	not to be considered	not to be considered. Not to pay
12	Minimum Balance System	Minimum Balance	Minimum Balance
	No frill A/c (SB Basic)	NIL	NIL
	Student's SB Account	Rs.500/-	Rs.500/-
	SB A/C without chq Book	Rs.1000/-	Rs.1000/-
	SB A/C with chq Book	Rs.2000/-	Rs.2000/-
	SOC & Trust SB/SB SAL	Rs.2,000/-	Rs.2,000/-
	BSBD Account (Full KYC)		
	BSBD - Small Account (Simplified KYC)		
	Current A/C	Rs.5,000/-	Rs.5,000/-
13	Minimum Balance Charges System		
	SB General A/C	Minimum Rs.5 & Maximum Rs.50	Average Monthly Balance pro-rata basis
	Dormant / In-operative A/C	No charges	No charges
	Current A/C	Rs.20/- per instance	Rs.25/- per day after instance
14	Statement/Passbook Manual	Statement/Passbook	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
		upto 1 year record Rs.100/-	upto 1 year record Rs.100/-
	Record copy of the cheque	Above 1 year record Rs.500/-	Above 1 year record Rs.500/-
	Balance Certificate	First certificate free,Duplicate or Addition	First certificate free,Duplicate or Additional
		copies Rs 50/- per copy	copies Rs 50/- per copy
	Duplicate Interest Certificate		Rs.100/-
15	Lost Token Manual	Rs.500/- per Token	Rs.500/- per Token
16	RD Installment not paid regularly System	No penalty for dealyed installaments,	No penalty for dealyed installaments,
		Interest to be paid on balance available,	Interest to be paid on balance available,
		Prematured closure interest will be applicable as to fixed deposits	Prematured closure interest will be applicable as to fixed deposits
17	ATM Card (Debit) System	ATM Card (Debit)	ATM Card (Debit)
	Initial ATM Card	Free	Free
	ATM Card (DR) Annual charges	Rs.200/- annually	Rs.200/- annually.
	Duplicate ATM card	Rs.200/-	Rs.250/-

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	ATM transactions	First five transaction free,after that Rs.20/-per transaction	First five (Financial + Non-financial) transactions free,after that Rs.21/-for Financial transaction + Taxes as applicable and Rs. 11/= + Taxes as applicable for Non-financial transaction
18	SMS charges System	SMS charges	SMS charges
	Overdue Loan Installmet	Given separatly	NIL
	Savings A/C	Rs.15/- per qtr	Rs.0.20 paise per transaction,Max Rs. 100/- per qtr
	current A/C	Rs. 25/- per qtr	Rs.0.20 paise per transaction,Max Rs. 100/- per qtr
	All cash credit A/C	Rs.25/- per qtr	Rs.0.20 paise per transaction,Max Rs. 100/- 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 therof	Per day cash deposited above Rs. 3.00 Lakh, levied Rs.3/- per thousand or part therof (Waiver for Avg. Min. Balance in Last month Rs. 15 Lakhs)
20	Locker Rent Manual	Locker Rent	Locker Rent
	Locker Size		
	Height X Width X Depth	Type Rent	Type Rent
	125-175-492	A 1,200	A 1,200
	159-210-492	B 1,500	B 1,500
	125-352-492	C 2,400	C 2,400
	189-263-492	D 3,000	D 3,000
	159-424-492	E 3,600	E 3,600
	278-352-492	F 4,200	F 4,200
	189-530-492	G 4,500	G 4,500
	321-424-492	H 5,400	H 5,400
	385-530-492	I 8,400	I 8,400
		Rent to be recovered before 30 April every year,	Rent to be recovered before 30 April every year,
	Late payment of Locker rent	From May Rs.50 per month will be charged as penalty	From May Rs.100 per month will be charged as penalty
		charged as penalty	charged as penalty
	Locker operation	3 operations per month free after that Rs.100/- month	3 operations per month free after that Rs.100/- month
	New Locker issue chagres	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	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	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

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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.	After 2 months cheque book to be sent through courier/RPD and charges Rs.100 to be recovered.
22	ABB Cash Deposit System	ABB Cash Deposit	ABB Cash Deposit
	Saving A/C		
		Upto Rs. 50,000/- = NIL	Upto Rs. 25,000/- = NIL
		Above Rs. 50,000/- = Rs. 3/- per thousand or part thereof	Above Rs. 25,000/- = Rs. 3/- per thousand or part thereof
	Cash Credit/Current A/C		
		Upto Rs. 2,00,000/- = NIL	Upto Rs. 2,00,000/- = NIL
		Above Rs.2,00,000/- = Rs. 5/- per thousand or part thereof	Above Rs.2,00,000/- = Rs. 5/- per thousand or part thereof
23	IMPS Charges System	IMPS Charges	
	Upto Rs.10000.00	3/-	5/-
	Rs.10001.00 To Rs.100000.00	5/-	15/-
	Above Rs.100000.00	10/-	25/-
24	Notice to defaulters -Manual		
	First Notice	200	200
	Second Notice	250	250
	Third Notice	300	300
	Final Notice	500	500
	SARFAESI	1000	1000
25	CERSAI Charges - Manual		
	Property Loan	500	700
	Modification of charges-Property Loan	500	700
	Hypothecation-commercial	500	700
	Modification of charges-Hypothecation	500	700
	Hypothecation-Retail	500	500
	Modification of charge-Hypothecation Retail	500	500
	SEARCH	100	100
	For Staff loan accounts	100	100
26	Challans (TAX Challan)		

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.

Suraj Ghadge
Chief Manager
In-charge,Accounts

Shirish Polekar
Chief Executive Officer

Chairman
Board of Directors