

SCHEDULE OF SERVICE CHARGES

Applicable w.e.f. 15.05.2017

General Terms & Conditions

- In every case out of pocket expenses to be recovered invariably over and above the prescribed charges.
- Staff members shall continue to be fully exempted from all the service charges except Locker rents or where specifically mentioned at a particular item.
- All service charges are to be rounded off to the next higher rupee.
- Quarterly Average balance linked incidental charges for non-maintenance of minimum balance shall be levied for full quarter for any closure of account during a quarter.
- On all the charges as specified below, service tax at the rates prescribed by the Government from time to time, **be recovered additionally**

S. No	Category	Existing	Proposed
01	Comm. On Outward bills for collection (OBC) Upto Rs.5000 Above 5000 upto 10000 Above 10000 upto 1 lakh Above 1 lakh	Rs. 25 Rs. 50 Rs.100 Rs.250	Rs. 25 Rs. 50 Rs.100 Rs.250
02	Comm. on Inward bills for collection (IBC)	Rs-6 per thousand	Rs-6 per thousand
03	Bill discounting charges	Rs 1.50 per thousand per day	Rs 1.50 per thousand per day
04	Outward Clearing Charges	Rs-2.00 per instrument	Rs-2.00 per instrument
05	Cheque Returning charges a).Inward clearing b).Outward clearing	Rs-150 Rs-050	Rs.200/- Rs.100/-
06	Issue of DDs on IDBI	Rs 3 per thousand	Re.1/- per thousand Min. Rs.25/-



07	Issuance of Pay orders	Rs 2 per thousand	Re.1/- per thousand Minimum Rs.25/-
08	Cancellation of DD/PO	Rs-100 per instrument	Rs-100 per instrument
09	Issue of duplicate DD/PO	Rs-150 per instrument	Rs-150 per instrument
10	Cheque Book charges a) Saving accounts b) All others	Nil Rs-2 per leaf	Nil Rs-2 per leaf
11	Stop Payment charges per Cheque for all type of a/cs	Rs-100	Rs-200 ✓
12	Account services a) Signature verification b) address confirmation c) Photograph verification d) Any other Certificate (Except TDS Certificate)	Per Instance Rs-60 Rs-100 Rs-100 Rs-100	Per Instance Rs-100 Rs-100 Rs-100 Rs-100
13	Registration of Standing Instructions	Rs-100 per instructions	Rs-100 per instructions
14	Issuance of Duplicate Pass Book (SB A/cs) Statement of CC, ODIP, CA,OD a/cs	Rs-50 Rs-50 per page	Rs-50 Rs-50 per page
15	Charges on day to day basis for non maintenance of minimum balance	Rs-25	Rs-25
16	Minimum Balance Required to be maintained i) Current accounts ii) Saving accounts (With Cheque Book) Without Cheque Book	Rs-5000 Rs-1000 Rs-1000	Rs-3000 ✓ Rs-1000 ✓ Rs- 500 ✓
17	Half Yearly Incidental charges a) Current& OD A/cs b)Cash Credit A/cs & ODIP	Rs-300 Rs-600	Rs- 750 Rs-1000
18	Half yearly Incidental Charges on Inop. A/cs	SB A/cs CA A/cs 100 200	SB A/cs CA A/cs 100 200



19	Charges for closing the account within one year a) Saving account b) Current/OD account c) Cash Credit account	Rs-050 Rs-250 Rs-500	Rs-050 Rs-500 Rs-500
20	Locker Rent Per Annum Small locker Medium Locker Large Locker	0500 1000 2000	Rs. 600/- Rs.1250/- Rs.2500/-
21	Copy from Old Records a) Up to 1 year b) Over 1 year	Rs-060 per page Rs-100 per page	Rs.100 per page Rs.100 per page
22	Cash Handling Charges Only on Rs.50/-, Rs.20/-, Rs.10/- & Rs.5/- denominations Except Loans against FD	Rs.5 per packet/ 100 notes	Rs.5 per packet/ 100 notes
23	Bank Guarantee Comm.	1% of guarantee amount, per year	1% of guarantee amount, per year
24	Inspection charges for CC, ODIP, TL loan a/cs (Except against FDR, NSC, KVP)	Rs200 One time	Rs.200 one time
25	Conveyance charges for stock verification	Actual amount Min Rs-100	Rs.100/- per verification
26	Foreclosure/prepayment charges for a loan A/c (Except housing loan)	2% of the Outstanding amount	Nil
27	Processing Fee on CC,OD,TL ML, a/cs Fresh Renewal upto 2 lac above 2 lacs upto 5 lacs above 5 lacs upto 20 lacs above 20 lacs Consumer & vehicle loan	0.50% Rs. 200 Rs. 500 Rs.2000 0.10% Nil	0.50% Rs. 200 Rs. 500 Rs.2000 0.10% Nil
28	Penal interest	2% for default period on default amount	2% for default period on default amount



29	SMS charges DJY A/cs at the time of Maturity Other A/cs	- Rs.15/-	Rs.15/- Rs.15/- (quarterly)
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1. Statement of account to Current/Cash Credit/Overdraft account holders first copy to be provided free of cost and charges as above are to be levied for additional copies.
2. In case of lockers held by the Staff members the rent shall be charged at 50% of the charges prescribed for the applicable category of locker from time to time.
3. The term staff member shall include employees on permanent/Contract/ temporary basis.
- 4.No prepayment charges are to be recovered if the total repayments during a financial year do not exceeds the total amount of installments for the year plus 20% of the balance outstanding in a loan a/cs as at 31st March of the previous year.
5. Chairman/Administrator is authorized to consider relaxation in service charges to any extent, on merits of each case.
6. Penal Interest should not be considered as a measure of Revenue source but is to be levied to enforce the discipline upon the Borrowers.
7. Locker rent is to be charged for the entire year in advance. In case of the surrender of locker, the rent has to be charged at quarterly basis and the balance amount may be refunded to the lessee on the written request.
8. Guarantee commission is to be charged for the entire period of its validity including the grace period and in case of its cancellation earlier to the liability period, the commission has to be retained for the liability period for the completed quarters and balance may be considered for refund.


General Manager(I)



JHARNESHWAR NAGRIK SAHAKARI BANK MYDT, BHOPAL

(HEAD OFFICE)

JNSB/HO/ADV/2022-23/1065

27.03.2023

To,
The Branch Manager
All Branches,
Bhopal

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Reg: Revision of Half Yearly Charges.

In this regard we have to inform you that in the monthly meeting held on 28.02.2023. it is decided to revise the half yearly charges with immediate effect on the following accounts

The half yearly charges will be as under:-

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|---|--------------------|
| 1) Current Account | – Rs. 750/- +GST |
| 2) Cash Credit Account | – Rs. 1000/- + GST |
| 3) OD limit against property (OD (IP)) | – Rs. 1100/- + GST |
| 4) OD limit against FDR | – Rs. 200/- + GST |
| 5) Half yearly maintenance charges on
All type of saving accounts
Including staff accounts. | – Rs. 50/- + GST |

Please take a note of above and act accordingly.



General Manager