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| **ANNEXURE-A** | | |
|  | **Services** | **Charges (GST @ 18% to be charged or amended as time to time)** |
| **1** | **Demand draft/cash order/Deposit at call/ Bankers Cheque** | |
| a | Upto Rs 5000 | Rs 25+ GST |
| b | Rs 5001 to Rs 10000 | Rs 40 + GST |
| c | Above 10001 | Rs.4 per 1000 or part thereof Minimum Rs 50 and maximum Rs 15000/- |
| d | For Students | Rs 25/- up to Rs 1000 thereafter normal charges |
| **2** | **DD Revalidation/ Cancellation/Issuance of duplicate DD charges** | |
| a | Per Instrument | 100+GST per instance |
| **3** | **Collection Services** | |
| a | Collection of local cheques | free |
| **4** | **Collection of Outstation Cheques/DD /Refund Order** | |
| a | Upto Rs 5000/- | Rs 25- + GST |
| b | Rs 5000/- to Rs 10000/- | Rs 50- + GST |
| c | Rs 10000 to Rs 100000/- | Rs 100- + GST |
| d | Above Rs 100000/- | Rs 200- + GST |
| **5** | **Collection of Bills** | |
| a | Up to Rs 10000 | Rs 100+ GST |
| b | Above Rs 10000 | Rs 8/1000 of part thereof subject to minimum of Rs 100+ GST and Maximum Rs 5000+ GST/- |
| **6** | **Bills(IBC/OBC)Returned unpaid** | |
| a | Up to Rs. 100000/- Bill Inward clearing returned unpaid , Dishonour of cheque for want of fund or for any other reasons not attributable to bank levy ability of charges of interest to drawers account | Rs 150 + GST |
| b | Above Rs 100000/- | Rs 250 + GST |
| **7** | **Service charges on deposits/ Standing Instructions** | |
| a | Allowing operation through power of attorney/ Mandate.  Change of Authorized signatories in A/c  Change of name, Operating instructions etc. | Rs 100+ GST for all |
| b | From Own Account to Own Account | Nil |
| c | From own account to other account | Rs 50 + GST |
| d | Stop payment charges | Rs 100+ GST per instrument or maximum Rs 500/- |
| **7A .** | **Issuance of Cheque Book charges** | |
| a | Saving Bank Cheque book | 1. One cheque book (25 leaves) of 2 Cheque Books(10 leaves each) per six month + No charges 2. For additional cheque book = Rs 2 + GST per leaf |
| b | Issuance of current/ CC cheque book | 1. One cheque book of 50 leaves per six month= no charges 2. For additional cheque book =Rs 2.00 + GST per leaf |
| c | Issuance of KCC cheque book | Nil |
| There Shall be no charges for issuing cheque books against Government accounts , accounts of Boards & corporation/Federations/ societies and staff members accounts | | |
| **7B** | **Issuance of duplicate Statement/ Pass Book** | |
| a | Only with latest balance | Rs 50 + GST |
| b | For Previous entries / Record | Rs 25 + GST per page |
| **8** | **Service Charges On Deposit** | |
| a | Ledger Folio Charges | |
| i | Current account | Rs 50 + GST per folio of 40 entries.  Minimum Rs 100 + GST max Rs 1000 + GST |
| ii | Savings Account | Nil |
| iii | Interest Certificate in Deposit Accounts | 1. One certificate to be issued per quarter = No charges 2. For Additional Request = Rs 100/- + GST |
| iv | Balance Certificate/ Other Certificate/ other certificate in deposit accounts | 1. One certificate per quarter = No Charges 2. For additional Request = Rs 100/- + GST |
| **8A** | **Statement of Accounts Charges** | |
| a | For Current Accounts | 1. One Statement per month = free 2. Additional statement = Rs 25/- per page + GST |
| b | For Savings accounts/ CC Limit/ Loan Accounts | 1. Passbook shall be updated free of cost 2. For additional statement = Rs 20+ GST |
| c | For CC limit/ Loan Accounts | 1. One statement to be provided free in a month 2. Additional statement= Rs 25/- + GST |
| d | Daily or weekly account statement | Rs 25+ GST |
| **9** | **Locker Rent** | |
| a | Small | Rs 900 + GST |
| b | Medium | Rs 1300 + GST |
| c | Large | Rs 2200 + GST |
| d | Extra Large | 3200 + GST |

1. For Existing employees/ retired members of the Bank, 50% of general charges + GST are applicable.
2. The branches should ensure that rent is recovered in advance of each financial year i.e. in the month of April every Year. If the locker is hired in the middle of the year, the locker cargoes shall be obtained in advance proportionately for remaining months (including charges for the full month in which the locker is hired) till the end of current financial year.
3. All the locker holders shall maintain a savings bank account in addition to security deposit with a minimum balance Rs 2000/- at occasions.

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| **9A** | | **Security Deposit(to be pledged) required for Locker** | | |
| a | | Small | | Rs.5000 |
| b | | Medium | | Rs.10000 |
| c | | Large | | Rs.15000 |
| d | | Extra Large | | Rs.20000 |
| **9B** | | **Penalties for Locker rent in default** | | |
| a | | All category of locker | | Rs 100+ GST per month |
|  | | **Safe Deposit Services** | | |
| a | | Safe deposit of sealed covers from Govt Bodies/ Organization | | Rs 20/- per scrip per day. |
| b | | Safe deposit of sealed boxes from govt Bodies/ organization(size up to 30\*30\*30 cms) | | Rs 1000 per box per month. |
| \* for security considerations, these services are not to be provided to general public. | | | | |
| **9C** | **Minimum Balance Default charges ( To be deducted by the System automatically)** | | | |
| a | | SB A/c with Chq Book facility | Rs.1000/- minimum balance.  Default charges = Rs 20 + GST / per day maximum Rs 500+ GST per half year. | |
| b | | SB a/c without Chq Book facility | Rs.500/-minimum balance  Default Charges= Rs 10/ per instance Maximum Rs 250/- + GST per half year | |
| c | | C/A Ind (Minimum Balance : Rs 2000/-) | Default Charges Rs 50/- + GST per day  maximum Rs 1000 + GST per half year | |
| d | | C/A Other (Minimum Balance : Rs 3000/-) | Default Charges = Rs 50 + GST per day  maximum Rs 1000/- + GST per half year | |
| Please note: In case the balance is less than the amount of charges to be levied, entire available amount in the account would be deducted and balance amount would be deducted as and when amount is deposited in the account. However, it may be ensured that outstanding balance in the account does not become negative i.e. debit balance. | | | | |
| **10A** | | **Account Closure Charges( for closing account within 1 Year of its opening)** | | |
| a | | Saving Bank Accounts | Rs 50/- Plus GST( Except in case of death of customers) | |
| b | | Current accounts | Rs 100/- Plus GST( Except in case of death of customers) | |
| C | | Recurring Deposit | Rs 100/- Plus GST( Except in case of death of customers) | |
|  | | | | |
| \* Saving Bank Accounts (Excluding Basic Saving bank Deposit, PMJDY, Small accounts opened under Financial inclusion and accounts of students under 18 years of age. | | | | |
| **10B** | | **Penalty Charges on RD accounts** | | |
|  | | Penalty charges for depositing delayed instalments in Recurring deposit accounts | Rs2/- + GST( Per Rs 100/- [per month) | |
| **11** | | **Bank Guarantee Charges** | **Performance Guarantee**: 2% on the Guarantee amount per year  **Other Guarantee:** 3% on guarantee amt per year | |
| **12** | | **Cash Deposit charges for all type of accounts except Deposit in Loan account in non-home branch** | | |
| A | | Up to Rs 40000(Per day) | Nil | |
| B | | Above Rs 40000 (Per day) | **(Above Rs. 40000/-)**Rs .2/- + GST per Rs 1000 or part thereof Max Rs 1000/- plus GST  Maximum limit for deposit cash at non home branch is Rs.5.00 lakh | |
| **12A** | | **Cash withdrawal charges at non home branch** | | |
| A | | Upto Rs 20000 (Per Day) | Nil | |
| B | | Above Rs 20000 ( Per Day) | Rs 2/- + GST per Rs 1000. Maximum cash withdrawal Rs.2.00 lakh for self and Rs.50000/- for third party. | |
| **13A** | | **Transfer Of Funds** | | |
|  | | Transfer of funds between home branch | Nil | |
| **13B** | | **Transfer of funds between non home branch** | | |
| i | | From self Account to self account | Up to Rs.100000/- **No Charges**  Above Rs. 100000/- Rs 5 + GST per Transaction. | |
| ii | | From self account to other accounts **up to Rs 20000/-** | Nil | |
| iii | | From Self account to other accounts **above Rs.20000/-** | Up to Rs. 1.00 lakh Rs. 30+GST per transaction.  Above Rs.1.00 lakh to Rs.5.00 lakh- **Rs.50/- plus GST per transaction**  Above Rs.5.00 lakh - **Rs.100/- plus GST per transaction** | |
| **14** | | **ATM Charges** | | |
| a | | Issuance of 1st ATM/ debit Card | Free | |
| b | | Annual Charges to be levied after one year | Rs100/+ GST | |
| c | | ATM Card replacement charges for damaged/Lost cards | Rs 240/- + GST | |
| d | | Duplicate PIN/ regeneration of PIN | Rs 100/- + GST | |
| e | | ATM card/ PIN/ Kit returned by post due to wrong address | Rs 100/- +GST | |
| **14A** | | **Transaction Charges for ATM** | | |
| a | | At JCCB's own ATM's Financial/ Non Financial in a month up to 5 transactions. | Nil | |
| b | | At others bank ATM, up to 5 transactions (Financial/ Non Financial) | Nil | |
| c | | 6th transaction onwards ( Financial/ Non-Financial on ATM's of Other Bank/own bank) | Financial TXN Rs 17/- Plus GST  Non Financial Txn Rs 5/- Plus GST | |
| **14B** | | **RTGS/NEFT Charges** | | |
|  | | **RTGS charges** | | |
| a | | Inward Transactions | **Free** | |
| b | | **Outward Transactions** | | |
| i | | Rs 2.00 lakh to Rs 5.00 lakh | Rs 22.50/- plus GST( Per Transaction) | |
| ii | | Above Rs 5.00 Lakh | Rs 40/- Plus GST ( Per Transaction) | |
|  | | **NEFT Charges** | | |
| c | | Inward Transactions | **Free** | |
| d | | **Outward Transactions** | | |
| i | | Upto Rs 10,000/- | Rs 2.00 (+ GST) | |
| ii | | Above Rs 10,000 up to Rs 1.00 Lakh | Rs 4.00 (+ GST) | |
| iii | | Above Rs 1.00 lakh up to Rs 2.00 Lakh | Rs12.00(+ GST) | |
| iv | | Above Rs 2.00 lakh | Rs 22.50 (+ GST) | |
| **14C** | | **SMS Charges** | Rs 15 per quarter( + GST) | |
| **Out of pocket expenses-** i.e. Postage, telephone, Fax, mail etc on actual basis wherever applicable shall be charges extra. | | | | |

**Special Note:-**

(i) All Government Accounts maintained by the Bank's branches shall be exempted from the levy of all types of service charges.

(ii) 10% concession shall be applicable to the institutions falling under the co-operative fold, Boards, Corporations, Welfare Trusts, Ex-Servicemen and Senior Citizens on issue of drafts, MTs and collection of cheques etc. over the prevailing rates.

(iii) Staff members/Ex Employees of the bank are exempted from charges on issue of drafts, MTs, collection of cheques, local /outstation cheques etc.

(iv) Locker Rent: 50% concession to staff members/Ex Employees of bank.