

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	Rs 50 + GST

	account	
d	Stop payment charges	Rs 100+ GST per instrument or maximum Rs 500/-
7A . Issuance of Cheque Book charges		
a	Saving Bank Cheque book	One cheque book (25 leaves) of 2 Cheque Books(10 leaves each) per six month + No charges For additional cheque book = Rs 2 + GST per leaf
b	Issuance of current/ CC cheque book	One cheque book of 50 leaves per six month= no charges 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	One certificate to be issued per quarter = No charges For Additional Request = Rs 100/- + GST
iv	Balance Certificate/ Other Certificate/ other certificate in deposit accounts	One certificate per quarter = No Charges For additional Request = Rs 100/- + GST
8A Statement of Accounts Charges		
a	For Current Accounts	One Statement per month = free Additional statement = Rs 25/- per page + GST
b	For Savings accounts/ CC Limit/ Loan Accounts	Passbook shall be updated free of cost For additional statement = Rs 20+ GST
c	For CC limit/ Loan Accounts	One statement to be provided free in a month 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.

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 1 st 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	Nil

	a month up to 5 transactions.	
b	At others bank ATM, up to 5 transactions (Financial/ Non Financial)	Nil
c	6 th 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.