

JAIN CO-OPERATIVE BANK LTD.
SERVICE CHARGES (including Service Tax) Effective from 01.01.2017

Charges	Saving Fund Account	Current Account
Cheque Book Charges		
-1 st Cheque Book	1 st Cheque Book – Free	Rs.5/- per leaf for all Cheque leaves
-2 nd Cheque Book	Rs.4/- per leaf	
Cheque Book for Finance Purpose	Rs.10/- per leaf	
Min. Balance in a/c	Rs.1000/- monthly average	Rs.5000/- monthly average
Min. Balance Charges	Rs.60/- p.m.	Rs.200/- p.m.
Incidental Charges	Nil	Rs.250/- per half yearly
Standing Instruction Charges	Rs.100/- per instruction	Rs.250/- per instruction
Outward Clearing Return	Rs.100/-	Rs.200/-
Inward Clearing Return	Rs.150/-	Rs.250/-
Issuance of Duplicate Pass Book	Rs.100/-	
Issuance of Duplicate Statement	Rs.50/- per Quarter	Rs.20/- per page Minimum Rs.100/-
Stop Payment Charges per instrument	Rs.100/-	Rs.250/-
Cash Handling Charges	Up to Rs.1,00,000/- - NIL Above Rs.1,00,001/- Rs.100/- per Lakh	
Attestation Charges (Formal Written Request to be obtained)	Rs.200/-	
Pay Orders / DD Charges	Rs.40/- Up to Rs.20,000/- Rs.3/- per thousand, if PO/DD is made from A/c Rs.5/- per thousand against Cash	
Revalidation of DD/Pay Order	Rs.60/-	
Cancellation of Pay Orders / DD	Rs.40/- up to Rs.20,000/- Rs.60/- above Rs.20,001/- and up to Rs.50,000/- Rs.100/- above Rs.50,001/-	
Inward RTGS / NEFT	Inward RTGS / NEFT : Free	
Outward RTGS / NEFT	Rs.15/- Up to Rs.1,00,000/- Rs.40/- Above Rs.1,00,001/- to 2,00,000/- Rs.80/- Above Rs.2,00,001/-	
Bank Guarantee	Rs.10/- per Thousand per annum or part thereof	
Processing Charges on advances	0.50% for all types of advances, Minimum Rs.1000/-	
Renewal Charges on Advances	0.25% for all types of advances, Minimum Rs.500/-	
Prepayment Charges (within 1 year of disbursement)	1.50% of prepaid sum	
Issuance of No Dues Certificate	Rs.115/-	
Late payment of EMI	2% of pending EMI amount per month	
Outstation Bill Collection	Rs.60/- up to Rs.10,000/- + Actual Postage Charges Rs.120/- above Rs.10,001/- up to Rs.50,000/- + Actual Postage Charges Rs.250/- Above Rs.50,001/- + Actual Postage Charges	
Interest Certificate (Apart from TDS Certificate)	Rs.100/- (For Duplicate only)	
Closure of S/B A/c (with Cheque Book within 1 year of opening)	Rs.205/-	
Closure of S/B A/c (without Cheque Book within 1 year of opening)	Rs.154/-	
Closure of Current A/c (Within 1 year of opening)	Rs.575/-	
Saving - Dormant A/c (6 Months)	Rs.75/- per half year	
Current - Dormant A/c	Rs.150/- per half year	
Saving - Inoperative A/c	Rs.100/- per half year	
Current - Inoperative A/c	Rs.200/- per half year	
Locker Application Form Fee	Rs.100/- Per Locker Application Form	
Locker Rent : (12 Visit per annum – Free, there after Rs.150/- per visit will be charged)	Small Rs.1000/- p.a. Medium Rs.1500/- p.a., Large Rs.2500/- p.a.	
Penalty on Late Payment of Locker Rent	Rs.100/- per month	
Solvency Certificate	0.50% if the Certificate Amount subject to Maximum of Rs.50,000/-.	
Folio Charges (Current A/c)	Rs.50/- per Folio (30 Txns) to be deducted on quarterly basis.	
Folio Charges (Saving A/c)	Free up to 60 transactions in a year. Beyond 60 transactions, Rs.10/- per transaction will be charges	
Membership Application Form	Rs.50/- Per Form	
Loan Application Form	MTL and Hypothecation	Rs.50/- Per Form
	OD/CCL/IRL	Rs.100/- Per Form