Jain Cooperative Bank Ltd.

HO: 80: Daryaganj, New Delhi-110 002
Email: info@jainbank.com

Ref: JCB/HO/2025-26/ Dated: 22.05.2026

Circular No. : CIR
Date of Issue : 22.05.2026
Circular For : All Branches
Subject ` : **Service Charges & Other Charges**

Please find attachment of the "Schedule of Service Charges & Other Charges" as approved by the Board of Directors in its meeting held on 21.5.2026.

You are further informed that following minor changes have been made in the Service Charges:

Existing Guidelines	**Proposed changes**
Penalty on before maturity payment of Term Deposits & Recurring Deposits **– No penalty. However, Intt. will be payable at the prevailing ratge for which TDR/RD has actually run.**	**Penalty on before maturity payment of Term Deposits & Recurring Deposits** - 1% of the maturity value on pre-payment. However, intt will be payable at prevailing rate for which FDR/RD has actually run.

These charges will be applicable with immediate effect. Branches are advised to carefully read the revised schedule of service charges & other charges and explanatory notes mentioned at the end of schedule. A copy of this schedule may be displayed on the Notice Board for information of customers. Also preserve the copy of the same in the relevant circular file.

Please ensure meticulous compliance.

Chief Executive Officer

Encl: Schedule of Service Charges & Other Charges – applicable w.e.f. 22.5.26.

Daryaganj Gandhi Nagar Karol Bagh Laxmi Nagar Shahdara

CC:

Recovery Cell Clearing Cell RBI Cell Legal Cell Audit Cell LPC Audit Cell

Establishment Cell
Advisor To Board
OSD
General Manager – II
Manager (HO)
Monitoring Cell

IT Cell – To get the above changes updated in the CBS through Vendor and submit confirmation latest by 22.5.26 evening.
Copy for information to :

M/s. Ethereal Infomatics Pvt. Ltd.for updation in CBS Software

Jain Co-operative Bank Ltd.
HO: 80, Darya Ganj, New Delhi-110002
Service & other charges
Put in BOD meeting on 21.5.2026 for approval

SN		Major Head	Type of Account	Type of Account	Type of Account
1		**Savings Bank**	Ordinary SB Account-Silver	Premium SB Account-Gold	HNI SB Account- Platinum
	i	Minimum Average monthly Balance	1000	10000	50000
	ii	Charges if not maintaining Mini average quarterly Balance *No charges in case of Basic Savings Bank Deposit Account*	**100/- PQ + GST @ 18%**	**200/- PQ + GST @ 18%**	250/- PQ + **GST @ 18%**
	iii	1st Cheque book charges	1st Cheque book free containing 20 Cheques.	1st Cheque book free containing 20 Cheques.	1st Cheque book free containing 20 Cheques.
	iv	Cheque book charges thereafter (Per Leaf)	Rs.3/- + **GST @ 18%**	Rs.2/- + **GST @ 18%**	FREE
	v	Incidental charges	NIL	NIL	NIL
	vi	Standing instruction charges (Per SI)	Free. However bouncing will attract penalty of Rs 100/- + **GST @ 18%**	Free. However bouncing will attract penalty of Rs 75/- + **GST @ 18%**	Free. However bouncing will attract penalty of Rs 50/- + **GST @ 18%**
	vii	**ATM Card Kit - In Normal A/cs**	**Rs.175/- + GST @ 18%**	**Rs.175/- + GST @ 18%**	**Rs.175/- + GST @ 18%**
		- ATM Card Kit - In Basic Savings Bank Deposit Accounts (BSBDA)	**Rs.175/- + GST @ 18%/**		
		Yearly Charge ATM Card	**Rs.175/- + GST @ 18%**	**Rs.175/- + GST @ 18%**	**Rs.175/- + GST @ 18%**
		- Yearly Charges ATM Card - In Basic Savings Bank Deposit Accounts (BSBDA)	**Rs.175/- + GST @ 18%**		
		- ATM Cards can also be issued in Minor SB A/cs under Guardianship in the applicable category. However, an undertaking will be taken from Guardian that amount withdrawn using ATM Card will be used for the welfare of the minor.			
	viii	Outward clearing return charges (Per instance)	Rs.50/- + **GST @ 18%**	Rs.50/- + **GST @ 18%**	Rs.50/- + **GST @ 18%**
	ix	Inward clearing return charges (Per instance)	Financial Rejection- **Rs.150/- + GST @ 18%**	Financial Rejection **Rs.150/- + GST @ 18%**	Financial Rejection **Rs.150/- + GST @ 18%**

			Non Financial Rejection Rs 50/- + GST @ 18%	Non Financial Rejection Rs 50/- +GST @ 18%	Non Financial Rejection Rs 50/- +GST @ 18%
	x	Issuance of duplicate Pass Book	Rs.100/- + GST @ 18%	Rs.50/- +GST @ 18%	FREE

	xi	Stop payment charges per instrument	Rs.120/- + **GST @ 18%** per instrument Rs.250/- + **GST @ 18%** in case of series of instruments.	Rs.70/- + **GST @ 18%** per instrument Rs.200/-+ **GST @ 18%** in case of series of instruments	Rs.20/- + **GST 18%** per instrument Rs.150/- + **GST @ 18%** in case of series of instruments.
			Subjective Request will be entertained only if sufficient balance is there torecover Bank Charges.	Subjective Request will be entertained only if sufficient balance is there torecover Bank Charges.	Subjective Request will be entertained only if sufficient balance is there to recover Bank Charges.
	xii	*Cash Handling charges – Deposit*			
		Free Limit Cash Deposit Per Month- No Accumulation or Carry Forward to other months. Beyond limit all transactions are chargeable, thereafter as mentioned in the table	Rs.1,00,000/-	Rs.2,00,000/-	Rs.4,00,000/-
			Rs. 2/- per thousand or part thereof, minimum Rs.50/-, + **GST @ 18%**	Rs.1.50/- per thousand or part thereof, minimum Rs.50/-, + **GST @ 18%**	Rs. 1/- per thousand or part thereof, minimum Rs.50/-, + **GST @ 18%**
	xiii	Closure of SB A/C within Six Months of opening	***Rs.200/- + GST @ 18%. No Charge after 179 days.***	**Rs.250/- + GST @ 18%. No Charge after 179 days.**	**Rs.300/- + GST @ 18%. No Charge after 179 days.**
	xiv	*Dormant & inoperative account charges*	*NIL*	NIL	NIL
	xv	Folio charges			
		a) Number Of Transactions free Debit			

		and Credit (including ATM)	60	120	240
		b) Beyond aboveLIMIT transactions in a financial year (Charges per transaction)	Rs.15/- + **GST @ 18%**	Rs.10/- + **GST @ 18%**	Rs.5/- + **GST @ 18%**
2		**Current Account**	Ordinary Current Account	Premium Current Account	HNI Current Account
	i	Minimum Average monthly Balance	Rs.2000/-	Rs.50000/-	Rs.100000/-
	ii	Charges if not maintaining Mini average quarterly Balance	**Rs.100/- PQ + GST @ 18%**	**Rs.150/- PQ + GST @ 18%**	**Rs.250/- PQ + GST @ 18%**
		Cheque Book Issuance Charges	1st Cheque book free containing 25 Cheques.	1st Cheque book free containing 25 Cheques.	1st Cheque book free containing 25 Cheques.
	iii	Cheque book charges thereafter (Per Leaf)	Rs.3/- + **GST @ 18%**	Rs.2.50/- + **GST @ 18%**	Rs.2/- + **GST @ 18%**
	iv	Incidental charges (per half year)	Rs.250/- + **GST @ 18%**	Rs.200/- + **GST @ 18%**	Rs.100/- + **GST @ 18%**
	v	Standing instruction charges (per SI)	Free. However each bouncing of SI will attract penalty of Rs.120/- + **GST @ 18%**	Free. However each bouncing of SI will Attract penalty of Rs.100/- + **GST @ 18%**	Free. However each bouncing of SI will attract penalty of Rs. 50/- + **GST @ 18%**
	vi	Outward clearing return charges (per instance)	Rs.100/- + **GST @ 18%**	**Rs.100/- + GST @ 18%**	**Rs.100/- + GST @ 18%**
	vii	Inward clearing return charges (per instance)	**Rs.200/- + GST @ 18%**	**Rs.200/- + GST @ 18%**	**Rs.200/- +GST @ 18%**
	viii	Issuance of duplicate statement	FREE	FREE	FREE
	ix	Stop payment charges per instrument	**Rs.120/- + GST @ 18% per instrument** Rs.250/- + **GST @ 18%,** in case of	Rs.70/- + **GST @ 18%** per instrument Rs.200/- + GST @ 18% in case of series of instruments.	Rs.20/- + **GST @ 18%** per instrument. Rs.150/- + **GST @ 18%** in case of series of instruments.

			series of instruments. Subjective-Request will be entertained only if sufficient balance is there to recover Bank Charges.	Subjective- Request will be entertained only if sufficient balance is there to recover Bank Charges.	Subjective- Request will be entertained only if sufficient balance is there to recover Bank Charges.
	x	Cash handling charges- Deposits **CA/CCL/OD A/cs**			
		Free Limit Cash Deposit Per Month- No Accumulation or Carry Forward to other months. Beyond limit all transactions are chargeable, thereafter as mentioned	**Rs.5,00,000/-** **Rs.2/- per thousand or part thereof, minimum Rs.50/-, + GST @ 18%**	**Rs.10,00,000/-** **Rs.1.5/- per thousand or part thereof, minimum Rs.50/- + GST @ 18%**	**Rs.15,00,000/-** **Rs.1/- per thousand or part thereof, minimum Rs.50/- + GST @ 18%**
	xi	Closure of CA A/C within Six Months of opening	Rs.500/- + **GST @ 18%**	Rs.600/- + **GST @ 18%**	Rs.700/- + **GST @ 18%**
	xii	Dormant & inoperative account charges	NIL	NIL	NIL
	xiii	Folio charges per folio (30 Txns) to be charged on quarterly basis	**15 transactions in a quarter free. After that, Rs.60/- per folio + GST @ 18%**	**15 transactions in a quarter free. After that, Rs.30/- per folio + GST @ 18%**	**FREE**
3		NEFT / RTGS (All types of Accounts)	FREE	FREE	FREE
	i	NEFT / RTGS			
		a) Inward Transactions for credit to Beneficiaries Accounts	FREE	FREE	FREE
		b)Outward transactions at originating Bank branches	FREE	FREE	FREE
4		Loan, Advances &			

	Allied Matters- Public			
i	Processing charges on all types of advances (New & enhancement cases)	0.50% + GST @ 18% with minimum amount of Rs.2,000/- + GST @ 18% & maximum Rs.20,000/- in HL and Rs.25,000/- in other loans. Discretionary power for variations in processing fee lies with Chief Executive Officer on case to case basis.		
ii	Processing charges for Review/Renewal/ Rescheduling/ Restructuring of all types of advances	0.30% of loan amount + **GST @ 18%** Minimum Rs.2,000/-+ **GST @ 18%**		
iii	Issue of Bank Guarantee & renewal thereof	1.25% per annum or part thereof + **GST @ 18%**		
iv	Foreclosure charges on Loans & Advances (if paid from own sources)	2% in the Term Loan Bal. o/s + **GST @ 18%** if loan is adjusted within 03 years of disbursement. 2% in CC/OD/DOD Sanctioned Limit + GST @18% if adjusted within 03 years of sanction		
v	Foreclosure charges on Loans & Advances (If taken over by other Bank/financial institutions)	4% in the Term Loan Bal. o/s + **GST @ 18%.** 4% in CC/OD/DOD Sanctioned Limit + GST @18%.		
vi	Cost of Loan Application Form	Rs.100/-+ **GST @ 18%** (non refundable)		
vii	Verification Charges	Rs.600/- + **GST @ 18%**(non refundable)		
viii	Legal & Valuation Charges	Rs.10000/- + **GST @ 18%**T or as per actual cost, whichever is higher		
ix	Administrative Charges			
	Signature/photo verification as per	Rs.100/- + **GST @ 18%** per reference		

	customer's request			
	Old record search as per customer's request	Record up to 05 years old - Rs.500/- per reference + GST @ 18% Record above 05 years old – Rs.1,000/- per reference + GST @ 18%		
x	Share Money	As per DCS Act & Rules		
xi	Insurance of property mortgaged to the bank	Actual insurance charges to be borne by the borrower till final repayment of loan.		
xii	Insurance of primary security charged to the Bank (Stocks/Machinery/house/vehicle etc)	Actual insurance charges to be borne by the borrower till final repayment of loan.		
xiii	Issuance of No Dues Certificate	Rs.200/- + GST @ 18%		
xiv	**Periodical Unit/Mortgaged Property visit/ Inspection Charges**	**Rs.500/- per visit + GST @ 18%**	**Rs 1500/- + GST @ 18%Per Visit, if done by Chartered Accountant.**	
xv	**Pay Order/DD Charges**	**Rs.50/- + GST @ 18% up to Rs.20000/- from account**		
		Rs.100/- + GST @ 18% up to Rs.20000/- against cash **KYC & address proof is must for Pay Order/DD upto Rs.20,000/- against cash. No Pay Order/DD will be issued against cash above Rs.20,000/-.**		
		Above Rs.20000/- @ 1/- per thousand or part thereof (only through account) subject to maximum Rs.500/- + GST @ 18%. **Demand Draft/Pay Order in favour of PM Relief Fund, CM Relief Fund or any other Govt. Relief fund will be issued "Free Of Charge". All DDs issued to Armed Forces and Para-Military will be issued free of**		

		charge. Delhi Police is part of Para Military, hence all DD/PO will be issued free of charge. All free of charge DD/PO will issued only to above Organizations and not to individuals of these forces.		
xvi	Revalidation of Pay Order/DD (per instrument)	Rs.100/ + GST @ 18%. It Can be only once.		
xvii	Cancellation of Pay Order/DD (per instrument)	Rs.140/- + GST @ 18%		
xviii				
	Outstation Bill Collection (Actual postage charges extra)	Rs.250/- + GST @ 18% for Bills upto Rs.50,000/-		
		Rs.300/- + GST @ 18% - above Rs.50000/- upto Rs.100000/-		
		3.00 % + GST @ 18% for Bills above Rs.100000/-		
xix	Locker application Form Fee	Rs.100/- per form + GST @ 18%	**First year rent free if FDR of Rs.50,000/- is given for small locker. First year rent free if FDR of Rs.75,000/- is given for medium locker. First year rent free if FDR of Rs.1,00,000/- is given for Large size locker. 30% Discount- if Rent for three years deopsited in advance.**	After 52 visits to operate the locker in a financial year, Rs.50/- + GST @ 18% per visit will be charged.
xx	a) Locker Rent (up to 52 visits per annum in a financial year)	Small-Rs.1200/- per annum + GST @ 18%		
		Medium-Rs.1800/- per annum + GST @ 18%		
		Large- Rs.3000/- per annum + GST @ 18%		
	b) Penalty on late payment of locker rent	Rs.20/- per month + GST @ 18%		
xxi	Solvency Certificate	0.50% of the certificate amount subjectto maximum 50000/- + GST @ 18%		
xxii	Membership Application Form	Rs.50/- per form + GST @ 18%		

6	i	Penalty on pre-payment of Term Deposits & Recurring Deposits	1.00% of the maturity value on pre-payment. However, intt will be payable at prevailing rate for which FDR/RD has actually run.		
	Ii	Maximum Loan amount against Bank' own term deposits	85% of principal amount of FDR under reinvestment plan for Demand Loan and OD against FDR. Loan will be permitted only on Reinvestment Plan-FDR of more than 180 days maturity. FDR plus interest will be liquidated in loan account or other account under Set-Off clause automatically once the loan amount crosses 95% of principal amount of FDR.		
	iii.	**Charges for safekeeping of Property Documents after adjustment of mortgage /CC/ OD/Housing and Education Loans.**	In case, borrower/mortgagor did not collect his/her property documents in original from the Bank within a period of 90 days from the date of closure of the Loan A/c, he/she will be charged Rs.200/- per month + GST @ 18%, as "Charges for Safekeeping of Property Documents".		

Explanatory Notes:			
1		The above rates are in supersession of all the existing instructions on the subject.	
2		Except where specifically mentioned, interest on all types of Loans & Advances accounts will be on reducing balance basis.	
3		Interest on all types of Loans & Advances will be applied on last date of every month and will be payable immediately except where included in EMI and being paid accordingly.	
4		All types of Term deposits can be auto renewed by the Bank on the date of maturity for the same period and on ruling rate of interest on that date *on the instructions of the depositor.*	
5		In case the depositor approaches the Bank after the date of maturity of the earlier term deposit, and gives instructions contrary to what has been stated in para(4) above, the renewed Term Deposit will be paid before maturity by following the bank's instructions in this regard.	
6		***Renewal of Overdue Deposit - Overdue deposit may be renewed at applicable rate from the date of maturity provided the same is presented for renewal within 15 days from date of maturity. If the FDR is presented for renewal/payment after expiry of 15 days period, interest as applicable to Savings Account or the contracted rate of interest on matured deposit whichever is lower will be paid.***	
7		**ATM Cards can also be issued in Minor SB A/cs under Guardianship in the applicable category. However, an undertaking will be taken from Guardian that amount withdrawn using ATM Card will be used for the welfare of the minor.**	
8.		Staff should take care of any changes in GST Rates by the Govt. from time to time.	

9	TDS wherever applicable will have to be deducted at the time of making actual payment of interest on monthly or quarterly basis as the case may be. However, in case of Special Term Deposits where interest is accrued but not paid before maturity thereof, TDS on accrued interest should be deducted immediately. TDS so deducted in each case should be deposited into Govt. Account well in time as per Govt. directives on the subject. Needless to add that TDS as applicable has also to be deducted at the time of maturity of TDR/STDR even if for a broken period before payment or renewal/Auto Renewal of the same.	
10	*Recovery of Charges: All types of charges be recovered from respective account holders. In case where balance in account is insufficient, charges may be recovered upto balance available in the account in excess of Rs. 10/=. Unrecovered charges, if any, to be recovered first if account holder do any transaction in future.*	
11	In case any concession or exemption in the above service charges is considered necessary by the Branch in any account for business consideration, the Branch will submit its reasoned recommendations to Head Office.	
12	TDS exemption is permitted on submission of Form 15H/15G/15CC. However TDS deducted before submission will not be refunded in any case and the client has to claim it back from the ITauthorities directly.	

Chief Executive Officer

General Manager