

# The Jhalawar Nagrik Sahkari Bank Ltd.

Tej Bhawan Post Office Road, Bhawanimandi (Raj.)

## Bank Charges (With GST)

S.No.	Particulars	Rates from 01.06.2012 and up to date	Rates w.e.f.01.01.2024
1	D.D.Commission *		
(a)	Upto Rs.10000	<b>Rs.25</b>	<b>Rs.30</b>
(b)	Above Rs.10000/	Rs.2.00 per Thousand ( Minimum Rs.25)	Rs.2.00 per Thousand ( Minimum Rs.30)
2	POP Commission*		
	Upto Rs.10000	<b>Rs.30</b>	<b>Rs.30</b>
	Above Rs.10000	<b>Rs.2 Per thousand</b> <b>(Minimum Rs.30)</b>	<b>Rs.2 Per thousand</b> <b>(Minimum Rs.30)</b>
3	IBC Commission		
	Up to Rs.10000	Rs.100	Rs.100
	Above Rs.10000 to 100000	Rs.7.75 Per Thousand (Minimum Rs.100)	Rs.7.75 Per Thousand (Minimum Rs.100)
	Above Rs.1 Lac	Rs.7.75 Per Thousand (Minimum Rs.800)	Rs.7.75 Per Thousand (Minimum Rs.800)
	IBC Commission (Only For Cheque Coll.)		
	Up to Rs.10000	Rs.50	Rs.50
	Rs.10001 to Rs.100000	Rs.100	Rs.100
	Above Rs.100000/	<b>Rs.250</b>	<b>Rs.250</b>
4	OBC Commission		
	Up to Rs.500	Rs.15	Rs.15
	Rs.501 to Rs.1000	Rs.30	Rs.30
	Up to Rs.10000	Rs.50	Rs.50
	Rs.10001 to Rs.100000	Rs.100	Rs.100
	Above Rs.100000/	<b>Rs.250</b>	<b>Rs.250</b>
5	Locker Rent(Yearly)	<b>Rs.1200</b>	<b>Rs.1200</b>
	<b>(FD Amount on opening Rs.15000)</b>		
	For agreement (Stamp & Tax )	Rs.500 + Govt Tax )	Rs.500 + Govt Tax )
6	Attested of Singnature & Photograph	Rs.25	Rs.30
7	Inoperative A/c Charges (Yearly)		
	Saving Bank	<b>Rs.100</b>	<b>Rs.100</b>
	Current Account	<b>Rs.200</b>	<b>Rs.200</b>
8	Processing Charges		
(a)	Home Loan :	0.50% (Minimum Rs.100)	0.50% (Minimum Rs.100)
(b)	Loan against KVP/NSC/Other Govt.Sec:		
	Upto Rs.50000/	Rs.125	Rs.125
	Above Rs.50000/	0.30%	0.30%
(c)	O/D Limit Ag FDR	Nil	Nil
(d)	CC Limit/ OD Limit ag property mortgage		
	Upto Rs.100000/	0.30% (Minimum Rs.200)	Rs.200
	Rs.100001 to Rs.200000/	0.30%	0.30%
	Above Rs.200000/	0.30%	0.30%
	Commitment Charge- From 01.02.2020 nil	<b>Nil</b>	<b>Nil</b>
(e)	Term Loans		
	Upto Rs.50000/	0.50%	0.50%
	Rs.50001/ to Rs.100000/	(Minimum Rs.100)	(Minimum Rs.100)
	Rs.100001/ to Rs.500000/	0.50%	0.50%
	Above Rs.500000/	0.60%	0.60%
(f)	Consumer Loans:		
	Upto Rs.50000/	<b>Rs.200</b>	<b>Rs.200</b>
	Above Rs.50000/	<b>Rs.300</b>	<b>Rs.300</b>
(g)	Vehicle Loans	1.75%	1.75%
		(Maximum Rs.2000)	(Maximum Rs.2000)
(h)	Personal Loans		
	Upto Rs.50000/	Rs.300	Rs.300
	Above Rs.50000/	Rs.500	Rs.500

	* Documentation charge - Up to Rs.1 Lac Above Rs.1 Lac	Nil Rs.150 Per Lac or part there of Maximum Rs.2000	Nil Rs.150 Per Lac or part there of Maximum Rs.2000
6	<u>Misc.Others</u>		
(a)	Cheque Stop Payment Charges	<b>Rs.30</b>	<b>Rs.30</b>
(b)	Minimum Balance Charges:		
	-Saving Bank Accounts	Rs.20	Rs.20
	-Current Deposit Accounts	Rs.50	Rs.50
(c)	Sale Of Loan Form	Rs.70	Rs.70
(d)	Cheque Return Charges	<b>Rs.150</b>	<b>Rs.150</b>
(e)	Verification Charges		
	Upto Rs.100000	Rs.100	Rs.100
	Above Rs.100000	Rs.200	Rs.200
(f)	I.C.Charges(Yearly Per Page) (CD A/Cs/ CC Limit/ OD Limits)	Rs.100	Rs.100
(g)	Issue of No Dues Certificate Relaxable Agriculture Loan & Govt sponserd Loan	Rs.30 Per certificate	Rs.30 Per certificate
(h)	Cheque Book Charges (Per Book)(OD Limit) (CC Limit & CD A/c)	<b>Rs.75</b> <b>Rs.125</b>	<b>Rs.75</b> <b>Rs.125</b>
(i)	Saving A/c Cheque Book Charge (One Cheque book free in Year)	Rs.20	Rs.20
(j)	<b>DD/POP Cancel Charge</b>	<b>Rs.20 per Instrument</b>	<b>Rs.20 per Instrument</b>
(k)	<b>Loan Cibil Charge</b>	<b>Rs.160</b>	<b>Rs.160 per loan applicant</b>
(l)	Loan Cersai Charge	<b>Rs.50 up to Rs.2 Lakh</b> <b>Rs.100 above Rs.2 Lakh</b>	<b>Rs.50 up to Rs.2 Lakh</b> <b>Rs.100 above Rs.2 Lakh</b>
(m)	NEFT /RTGS Charge		
	Up to Rs.10000	<b>Rs.3</b>	<b>Rs.3</b>
	Rs.10000 to Rs.1 Lakh	<b>Rs.6</b>	<b>Rs.6</b>
	Above Rs.1 lakh & up to Rs.2 Lakh	<b>Rs.29</b>	<b>Rs.29</b>
	Above Rs.2 lakh & up to Rs.5 Lakh	<b>Rs.33</b>	<b>Rs.33</b>
	Above Rs.5 Lakh	<b>Rs.61</b>	<b>Rs.61</b>
(n)	SMS Charge	<b>Rs.15</b> <b>per quarter</b>	<b>Rs.15</b> <b>per quarter</b>
(o)	ATM Charge		
	ATM card charge	<b>Rs.150 yearly</b>	<b>Rs.150 yearly</b>
	Transaction charge	<b>5 financial tran.free in one month</b> after 5 transaction Rs.18 per transaction	<b>5 financial tran.free in one month</b> after 5 transaction Rs.18 per transaction
		<b>5 non financial tran.free in one month</b> after 5 transaction Rs.9 per transaction	<b>5 non financial tran.free in one month</b> after 5 transaction Rs.9 per transaction
(p)	Account statement print charge	<b>Nil</b>	<b>Rs.10 per page</b>
7	Recurring Deposit Penal Interest on per installment	<b>1.50%</b>	<b>1.50%</b>
8	Bank Guarantee Charges Minimum (Charges as per BOD 23.05.2008)	Minimum Rs.250 1% of Guarntee Amount on Own Name Security (FDR ,NSC etc.) 1.50% of Guarntee Amount on Other Family Member Name Security (FDR ,NSC etc.)	Minimum Rs.250 1% of Guarntee Amount on Own Name Security (FDR ,NSC etc.) 1.50% of Guarntee Amount on Other Family Member Name Security (FDR ,NSC etc.)