

RULES OF BUSINESS

Sr.No.	FOR Website & for BOOKLET in Branch
1.	<p>The rules & regulations regarding Savings Accounts opening, closing, operations etc. are displayed on our website “ www.janatabankpune.com “ Also these can be available at branch.</p> <p>The brief rules are printed below.</p>
2.	<p>Rate and calculation of interest –</p> <p>Interest will be credited quarterly, at the rate prevailing from time to time and calculated on daily basis as per RBI directives.</p>
3.	<p>Pass Book –</p> <p>A pass book will be provided free of charge at the time of opening of the account.</p> <p>It is the duty of account holder that he should get the pass book updated from the Bank at least once in a week. If the pass book is lost or misplaced, duplicate pass book will be issued to the depositor on written application and after recovering the charges applicable.</p> <p>The Bank reserves the right to rectify or to correct the entries wrongly made in the pass book without giving supportive evidence.</p> <p>The Bank reserves the right of closing an account if it is not operated satisfactorily or for any other reason/s.</p>
4.	<p>Withdrawals – Withdrawals are permitted only by cheques / withdrawal forms provided by the Bank. An illiterate account holder must be present personally with witness and make the thumb impression and take witness’s signature on withdrawal form at the time of withdrawal.</p>
5.	<p>Deposit – deposits in the account should be made by deposit pay-in-slip, specially provided for the purpose by the Bank.</p>
6.	<p>Stop payment of cheque – The Bank will accept stop payment instruction from the depositors. The acceptance will be in cases where the cheque in question has not been paid by the bank. The charges, as specified will be recovered.</p>
7.	<p>Dishonour – Cheque drawn for amounts in excess of balance at credit will not be honoured. Charges as may be fixed by the Bank from time to time will be recovered from the account holder for every dishonour of cheque for the want of funds. Further the Bank reserves the right to close such an account without notice to account holder where cheques are frequently dishonoured.</p>
8.	<p>Service charges – All type of charges applicable are displayed in branch as well as on Bank’s website for customer knowledge.</p> <p style="text-align: right;">...2...</p>

Sr.No.	<p style="text-align: center;">...2... FOR Website & for BOOKLET in Branch</p>
9.	Service charges – All type of charges applicable are displayed in branch as well as on Bank’s website for customer knowledge.
10.	Lien – The Bank has permanent lien on the deposit amount and it reserves the right to appropriate it towards any financial obligation of the depositor to the Bank in any capacity.
11.	Inoperative Accounts - If the account is not operated for two years, then it will be treated as inoperative account. It is mandatory to provide necessary OVD (Official Valid Documents) along with original for KYC to get account operative. If account is not operated for 10 years , the amount will be transferred to DEAF of RBI. (Depositor Education Awareness Fund)
12.	Any change in the customers address / Email / Mobile Number shall be immediately informed to the Bank with necessary proof. Register your Email-ID & Mobile number for authorised & effective communication.
13.	The maximum deposit insurance cover is Rs.5 lakh per customer per bank.
14.	It is mandatory to maintain average minimum balance as displayed on Comprehensive Notice board in the branch and which is also displayed on Bank’s website to avoid the minimum balance charges
15.	<p>Do not Share ATM cum Debit Card details like card number, validity, PIN , CVV & even OTP to anyone.</p> <p>Also do not share Internet Banking Details over telephone. Bank never asks such detail.</p> <p>“ Authorized mobile applications of Janata Sahakari Bank Ltd., Pune are only available on Google Play Store for Android and Apple App Store for iOS. “</p> <p>Also do not download any unknown Application or click link on your Mobile.</p>
16.	Re-KYC – If your customer ID is due for updation, and there is no change in KYC details submitted by you, then SMS from registered mobile “KYCNOCHNG” <space> <customer No> to 9225600050. If there is any change in KYC, kindly visit our bank’s official website (www.janatabankpune.com) OR visit nearest branch with latest KYC documents and photo to complete the KYC updation/Re-KYC process.
17.	C-KYC - Every new customer on boarded should comply with C-KYC process before commencing any relationship with bank, and all the customer which are due for updation should comply with C-KYC in the KYC updation or Re-KYC process. Visit your nearest branch or website, click on KYC/AML TAB to check the KYC status of your customer ID. Please note that, non compliance with any of the above formalities in prescribed timeframe will result in freezing your account untill the compliance of the same is dome. We look forward to your immediate and positive response in completing the KYC process, to help the Bank to serve you better.
18.	<p>“ Customer grievances ” tab has been provided for your suggestions, complaints or improvements, required in our services, on our website.</p> <p style="text-align: right;">...3...</p>

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19	Nomination facility is available.
20.	The Bank reserves the right to alter/delete/add to these rules at any time without notice and such alteration shall be binding on the depositor/s.