



Janaki Finance Company Limited (Bittiya Sanstha)

जानकी फाइनेन्स कम्पनी लिमिटेड (वित्तीय संस्था)

**NCHL - ECC CHARGES**

S. No.	Particular	Fees & Charges
1	Cheque Below Rs. 200,000	No Charge
2	Cheque Rs. 200,000 And Above	Rs. 30 Per Cheque
3	Express Clearing	Rs. 100 Per Cheque
4	Last or Late Minute Presentment Fee (Express & Regular)	Rs. 200 Per Cheque (on customer's Request)
5	High Value Clearing	Rs. 100 Per Cheque
6	Cheque Return Fee (Outward)	Rs. 0/100 Per Cheque (Based on Return Reason)

**NCHL - IPS CHARGES**

S. No.	Particular	Fees & Charges
1	Upto Rs. 500	Rs. 2 Per Transaction
2	Rs. 501 Upto Rs. 5000	Rs. 5 Per Transaction
3	Rs. 5001 Upto Rs. 50000	Rs. 10 Per Transaction
4	Rs. 50001 And Above	Rs. 15 Per Transaction
5	Return Fee	Rs. 0/100 (Based on Return Reason)
6	Cancellation Fee	Rs. 100 Transaction Originator (ODFI)

**CREDIT**

S. No.	Particular	Fees & Charges
1	New Loan Disbursement Fee	1.00%
2	Loan Renewal Fee	1.00%
3	Valuation Fee Conducted By The Company (Loan Amount Upto Rs. 500000.00)	Rs. 1500/-
4	Valuation Fee Conducted By The Company (Loan Amount Upto Rs. 1500000.00)	Rs. 2500/-
5	Bank Guarantee Fee	2.50%
6	Bank Guarantee Renewal Fee	2.50%

**CUSTOMER SERVICE & MISCELLANEOUS**

S. No.	Particular	Fees & Charges
1	Balance Certificate Charge	Rs. 100.00 For Every Certificate Issued For Company's A/C Audit Purpose: No charge
2	Stop Payment Charge	Rs. 100.00 Per Instrument
3	Cheque Book Request without Cheque Requisition Slip	Rs. 100.00
4	Lost cheque Charge	Rs. 100.00
5	Statement Charge	Free For one Time Rs 25. Per Page( For More Than One Statement Printed Of The Same Period)
6	Statement Charge (above one year)	Rs. 50 Per Page
7	Account Closing Charge	Null
8	Good For Payment	Rs. 300/- Per Cheque ( Upto 1 Lakhs) And Above Rs. 500/- Per Cheque
9	CIB Charge	As Per Actual Cost Of The CIB