



Service Charges Schedule

Digital And Alternate Channels

DAC

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A. <u>Debit Card/ATM Charges</u>	B. <u>Credit Card Service Charges</u>	C. <u>e-Banking Charges</u>
D. <u>Remittance via online/Digital mode</u>	<u>Concessions</u>	

A:-Debit Card/ATM Charges

A1	One- Time Issuance Fee (First / Instant Master EMV Debit Card)	₹100/- plus applicable GST
A1.1	Personalized EMV Debit Card of MasterCard	₹200/- plus applicable GST
A1.2	Instant / Personalized Rupay Card (Jhan Dhan Accounts)	Free
Note	Debit cards linked to salary / pension account of active and retired members of staff, Basic Savings Bank Deposit Accounts, Small Accounts, Student Accounts (First/Instant) & Pink Saving Variants for Women are exempted from Issuance Charges.	
A2	Card Usage Charges at Bank's own ATMs/Cash Recycler(other than for cash deposits) (ON-US Transactions)	<p>Existing Charges :-</p> <p>A) A charge of ₹21/- plus GST per financial transaction (Cash Withdrawal) shall be levied for use of OWN-bank ATMs at all locations subject to 8 free transactions per month for all types of accounts.</p> <p>B) All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free.</p> <p>Charges Applicable from 01-10-2023:-</p> <p>A) A charge of ₹ 21/- plus GST per financial transaction (Cash Withdrawal) shall be levied for use of OWN-bank ATMs at all locations subject to 5 free transactions per month for all types of accounts.</p> <p>B) All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free.</p>
A3	Card Usage Charges at other bank's ATMs/Cash Recycler (Other than for cash deposit) (Off-Us Transactions)	<p>Saving Account all types: Free for first 5 transactions in a month at all locations (Metro / Non- Metro)</p> <p>From 6th transaction onwards:</p> <p>A) Cash Withdrawal - ₹ 21 plus GST per transaction</p> <p>B) Non-Financial Transaction* - ₹ 11 plus GST per transaction</p> <p>*Non-financial transaction (excluding PIN Change request, Mobile and Aadhaar registrations which shall be free)</p>

		<p>Current Account# :</p> <p>Financial Transaction: ₹ 21 per transaction Plus GST per transaction</p> <p>Non-Financial transaction*: - ₹ 11 plus GST per transaction</p> <p>*Non-financial transaction (excluding PIN Change request, Mobile and Aadhaar registrations which shall be free)</p>
Note	In case of BSBDA the total number of Free withdrawals including ATM withdrawals (Both ONUS and OFUS) shall not exceed 4 per month.	
A4	International Transactions	
A4.1	Debit Card- Transaction Charge-Non J&K Bank international ATMs Financial Transaction	<p>Existing Charges :-</p> <p>₹ 100 plus GST</p> <p>(For conversion, a 3.5% mark-up on Master Card wholesale exchange rate prevailing at the time of transaction shall be applied)</p> <p><u>Charges Applicable from 01-10-2023:-</u></p> <p>₹ 125 plus GST</p> <p>(For conversion, a 3.5% mark-up on Master Card wholesale exchange rate prevailing at the time of transaction shall be applied)</p>
A4.2	Non-Financial Transaction	₹ 25/- plus applicable GST
A4.3	Transactions denied at other bank ATM due to insufficient balance	₹ 25/- plus applicable GST
A5	Other Charges	
A5.1	Re-PIN Request	₹50/- plus applicable GST
A5.2	Charges for issuance of duplicate card in lieu of lost/damaged Debit Card	<p>Instant Debit Card of Master/ RuPay variant: ₹ 100/- plus applicable GST.</p> <p>Personalized Debit Card of Master / RuPay variant: ₹ 200/- plus applicable GST</p> <p>Instant ATM Card of Master/ RuPay variant issued to Kissan Card Holders: ₹ 50/- plus applicable GST</p>
A5.3	PIN Release Request	₹20/- plus applicable GST
A5.4	Annual Fee	₹45/- per quarter plus applicable GST for all Debit Cards

A5.5	Renewal Charges	Personalized/Instant Debit Card of Master / RuPay variant: ₹100/- plus applicable GST
A5.6	Cash Deposit Charges at CDMs / Recyclers	Free
NOTE	No Annual / Renewal Fee applicable to:	<ul style="list-style-type: none"> • Platinum / Gold Current account • Student Saving account (04100) • Small Saving accounts. • Basic Savings Bank Deposit Account (04015), PMJDY BSBD (04021), PMJDY Small A/Cs (04022), Mudra Accounts • Kissan Card Holders who have been issued ATM Cards. • Debit cards linked to salary / pension account of active and retired members of staff. • Pink Saving Deposit Schemes for Women • Premium Saving Bank Scheme
A5.7	Purchase Transactions	Free
A5.8	Charges for Rejection of Chargeback Complaints (per transaction)	₹ 200 plus applicable GST *

B:- Credit Card Service Charges

B1	Entrance /Joining Fee for Gold/ Platinum /World/Corporate Credit Card (Primary and add-on card)	NIL
B2	Annual Fee	<ul style="list-style-type: none"> ▪ Gold: ₹ 200 + GST ▪ Platinum: ₹ 300 + GST ▪ Govt Employees : NIL ▪ World: ₹1000 + GST ▪ Corporate: ₹ 500 + GST <p>Annual fee for a cardholder shall not be levied if a card holder transacts above the following thresholds during the year</p> <ul style="list-style-type: none"> ○ Gold: Purchases > ₹ 50000 ○ Platinum: Purchases > ₹ 75000 ○ World: Purchases > ₹ 200000
B3	Renewal Fee for all variants except Govt Employees Credit Card	₹ 200 + GST
Note	Credit Cards (all variants) issued in the name of active & retired members of staff are exempted from Entrance Fee / Annual Fee / Renewal Fee / Duplicate Card / Re-pin fee.	
B4	Service Charges/Interest rate (purchase/cash)	3% per month + GST
B5	Cash Advance fee at our ATMs	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
B6	Card replacement Charges	₹200/- plus applicable GST
B7	Cash Advance charges at other Bank's ATMs in India(from date of transaction)	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
B8	Cash Advance charges (Overseas)	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
B9	Late payment fee	₹100/- plus GST
B10	Charges for over limit usage	2.5% of over limit amount subject to a minimum of ₹400/- plus GST.
B11	Limit enhancement fee	NIL

B12	Retrieval of charge slip	Actual charges incurred with a minimum of ₹100/- per charge slip + GST
B13	PIN replacement fee	₹100 plus GST
B 14	Product Upgrade Fee	NIL
B 15	Charges for Rejection of Chargeback Complaints (per transaction)	₹ 200 plus applicable GST *

The Bank will charge cross-currency mark-up fee of 3.5% + GST on foreign currency transaction carried out on Credit Cards. The exchange rate used will be the Master Card wholesale exchange rate prevailing at the time of transaction.

* w.e.f 11/08/2020

C:- e-Banking Facilities

C1.1	Creation of new user	Free
C1.2	Linkage of additional Cust-id to the existing user	Free
C1.3	Reset of E-Banking Password	₹ 30/- plus GST

D:-Remittances via online/digital mode

NEFT Customer Transaction (through Net Banking / Mobile Banking), The charges are applicable only to transactions originated and payable within India	Existing	Charges Applicable from 01-10-2023:-
Upto ₹10,000/-	₹2/- plus GST	₹1/- plus GST
Above ₹10,000/- and upto ₹1.00 lakh	₹4/- plus GST	₹2/- plus GST
Above ₹1.00 lakh and upto ₹2.00 lakh	₹12/- plus GST	₹6/- plus GST
Above ₹2.00 lakh	₹20/- plus GST	₹10/- plus GST
Note:		

For Saving Bank Account Holders: Fund transfers done through NEFT (through NET Banking/ Mobile Banking) shall be free.

RTGS Customer Transactions (through Net Banking/mobile banking), The charges are applicable only to transactions originated and payable within India	Existing Charges	Charges Applicable from 01-10-2023:-
₹2.00 lakh to ₹5.00 lakh	₹25 plus GST	₹13/- plus GST
Above ₹5.00 lakh	₹45 plus GST	₹25/- plus GST

UPI Charges

NIL

Outward IMPS transactions through digital channels (w.e.f 28/07/2020)

Transaction Slab	Charges*
Upto ₹1,00,000/-	₹ 5/- per transaction + GST
Above ₹1,00,000/- to ₹2,00,000/-	₹ 15/- per transaction + GST

* No charges for J&K Bank Staff/ J&K Bank Pensioners.

AEPS

Cash Withdrawal Using Debit Card / AEPS ONUS (Maximum upto ₹5000/-)	First four withdrawals per month : FREE Beyond Four : ₹5/- plus GST
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Concessions

The RTGS/NEFT facility shall be provided free to the following category of account holders:

1. Platinum Current Account. 2. Gold Current Account. 3. Cash Credit/SOD Accounts (regular) availing facility above ₹ 20 Lakh 4. J&K Bank Staff / J&K Bank Pensioners.

Concessions on Credit Cards / Debit Cards:

No Entrance Fee / Issuance Charges / Annual Fee / Renewal Fee in:

1. Debit cards linked to salary / pension account of active and retired members of staff
2. Credit Cards (all variants) issued in the name of active & retired members of staff

Card Usage Charges

Only Five ATM transactions both OFF-US as well as ON-US (inclusive of financial and non-financial transactions) per month free of charge allowed to small /no frills/basic savings bank deposit accounts.

Unless specifically mentioned the above service charges are exclusive of Applicable GST, which shall be recovered as applicable at respective States /Union Territories under GST regime.

Out of pocket expenses on actual cost basis on services like Courier/dispatch of documents/outstation cheques, telecommunication, swift operations, local conveyance onsite inspections/special audit of borrowers etc. shall be recovered in full from the customers.