



Service Charges Schedule

General Banking

Strategy & Partnerships Division

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A. <u>Remittance</u>	B. <u>Commission on collection Bills/Cheques</u>	C. <u>Cash Deposit charges/ Anywhere Banking/ Inter-SOL Service Charges</u>
D. <u>Cheque Book Charges</u>	E. <u>General Miscellaneous service Charges</u>	F. <u>Bill / Cheque Return Charges</u>
G. <u>Revalidation, cancellation and Issue of Duplicate DD / PO</u>	H. <u>Charges for non-maintenance of minimum AMB</u>	I. <u>Safe Deposit Lockers/ Safe Custody Charges</u>
J. <u>Ledger Folio Charges</u>	K. <u>Cash Handling charges.</u>	L. <u>Concessions</u>

A:-Remittances

A1.1	Demand Draft / Pay Orders /Banker's Cheque	Upto ₹5000.00	₹25/- plus GST
		Above ₹5,000/- upto ₹10,000/-	₹50/- Plus GST
		Above ₹10,000/- upto ₹1,00,000	₹3/- plus GST per ₹1000/- (Min.₹60/-
		Above ₹1,00,000/-	₹2.50/- plus GST per ₹1000/- Min.₹500/- Max .₹2500/-

A2:- Electronic Remittances

A2.1	Transfer of Funds (Inter Branch)	Free
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A3:- RTGS / NEFT Charges(Inter-Bank)

A3.1 For Outward RTGS Transactions only (To be auto debited from remitters' account) w.e.f. July 01, 2019

Transaction Slab	Charges
₹2.00Lakh to ₹5.00 Lakh	₹24.50 plus Applicable GST
Above ₹5.00 Lakh	₹49.50 plus Applicable GST

A3.2 Outward NEFT Transactions (Non Cash. To be auto debited from remitters' account

Transaction Slab	Charges
Up to ₹10,000/-	₹2.50 plus Applicable GST
Above ₹10000/- to ₹ 1.00 Lakh	₹5.00 plus Applicable GST
Above ₹1.00 Lakh to 2.00 Lakh	₹15.00 plus Applicable GST
Above ₹2.00 Lakh	₹25.00 plus Applicable GST

A3.3 Outward NEFT Transactions (On Cash from walk-in customers up to ₹ 50000/- only. To be recovered manually

Transaction Slab	Rate of Applicable GST	Charges	Applicable GST	Total
Up to ₹10,000/-	18%	₹2.18	₹0.38	₹2.50
Above ₹10000/- to ₹ 50000/-	18%	₹4.66	₹0.84	₹5.50

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. 5. J&K Police

50% concessions on normal service charges for students in respect of issue and cancellation of Demand Drafts/ Pay Orders

Disbursement of loan proceeds by means of Account Payee PO/DD/Other transfers shall be allowed at par.

Postal/Courier Charges and out of pocket expenses like telephone, fax etc should be recovered on actual basis.

Remittances above ₹50000/- shall be effected by debit to the Account only.

Free DD / PO facility to be provided to High End Current Accounts/Saving Bank Variants as under:

S.No	Variant	Demand Draft	Pay Order
1	Platinum CD A/C	Unlimited Free	Up to 50 POs per month
2	Gold CD A/C	₹50 Lakh per month	Up to 30 POs per month
3	Premium Plus CD A/C	₹ 30 Lakh per month	Up to 25 POs per month
4	Premium CD A/C	₹ 15 Lakh per month	Up to 15 POs per month
5	Pink Gold Saving Bank Account	₹ 50 Lakh per month	Upto 30 POs per month
6	Pink Platinum Saving Bank Account	Unlimited Free	Unlimited Free
7	Pink Silver Saving Bank Account	₹ 10 Lakh per month	Upto 10 POs Free per month
8	Premium Saving Bank Account	₹ 30 Lakh per month	Up to 25 POs per annum

Concessions to Borrower Accounts: - As a retention policy of the bank, Branch Heads have been given the powers to extend the concessional rates for remittances by way of Demand Drafts / Pay Orders to the borrower accounts on case to case basis as under:

- (I) ₹ 0.50 per thousand to the clients availing aggregate credit facility of ₹ 50.00 Lakh and above.

B:-Commission on collection Bills/Cheques

B1:- Commission on Collection of Bills			
B1.1	Inter Bank & Inter Branch		
	Bills (Demand / Usance) Inter Branch/ Interbank, Charges to be levied at collecting BU only	Up to ₹ 10000/-	₹ 75/- plus applicable GST + actual out of pocket expenses.(out of pocket expense to be recovered manually)
		Above ₹ 10000/-	₹7/- per thousand (Maximum ₹35000/-) plus applicable GST + actual out of pocket expenses.(out of pocket expense to be recovered manually)
B1.2	Commission on Collection of Cheques		
a.	Inter Branch (Within J&K Bank Branches)		Not Applicable as 100% branches on CBS
b.	Collection of Cheque/ DD/ PO at any of our Branch drawn on other bank (which cannot be realized through Clearing Mechanism) for credit to the account of the beneficiary maintaining his / her account at any branch of J&K Bank.	Up to ₹ 500/-	₹ 50 plus applicable GST per instrument
		₹ 501/- to ₹ 10000/-	₹150 plus applicable GST per Instrument.
		₹ 10001/- and above	₹250 plus applicable GST per Instrument.
Note:	Within same Centre/clearing Zone and at speed clearing centers:		Free
	The above facility should be provided free of charge to Platinum, Gold, Premium Plus Current Accounts and those cash credit accounts availing limit above or equal to ₹ 20.00 Lakh. (Charges to be waived manually, message with regard to eligibility will be displayed)		
	Cheques cleared through Clearing Mechanism: Free		
	Government Cheques which are paid by treasuries and are not realized through Clearing Mechanism to be treated as Demand Bill for charges		

C:-Cash Deposit Transactions/Anywhere Banking/Inter-Sol Charges

* NO INTER SOL CASH DEPOSIT CHARGES FOR DEPOSITING CASH IN RD, CHILD CARE, TERM LOAN AND ANY TYPE OF NPA ACCOUNTS

(Deposit of cash free of charges within the overall Daily limit would include both Base and Non-Base Branch)

S NO.	ITEM	BASE BRANCH	NON BASE BRANCH
ALL SAVINGS BANK VARIANTS (Excluding Financial Inclusion accounts like BSBD & Small Accounts, govt/govt employee accounts).			
C1.0	Charges on Cash Transactions	Both Base BU and Non Base BU	
C1.0.1	Charges	*Charges based on number of transactions per month	*Charges based on amount per account per day
		Upto 3 transactions : Free Above 3 transactions: Rs 2 per thousand + GST or part thereof. Minimum Rs 50 + GST per transaction.	Upto Rs 1 lakh : Free Above Rs 1 lakh : Rs 2 + GST per thousand or part thereof. Minimum Rs 200 + GST per transaction. Maximum Limit for depositing cash at non base BU is Rs.500,000/- per day per account.
* whichever is higher and applicable i.e suppose a customer deposits Rs 1.10 lakhs as a first cash transaction in a month, charges based on amount shall qualify and will be charges Rs 200 + GST.			
For Pink Saving Bank Variants for Women			
C1.1.1	Pink Gold Saving Scheme for Women	Free	Up to Rs.3 Lakh or 3 transactions: Free
C1.2.1	Pink Platinum Saving Scheme for Women	Free	Up to Rs.10 Lakh or 5 transactions: Free
C1.3.1	Pink Silver Saving Scheme for Women	Up to Rs.10 Lakh or 5 transactions per month: Free	
CASH DEPOSIT TRANSACTIONS: CURRENT ACCOUNT /CASH CREDIT ACCOUNTS/SOD ACCOUNTS (Excluding Alternate channel transactions like CDMs).			
❖ CC Accounts/SOD Accounts availing facility but having average utilization of less than 60%## will be given facilities at par with Basic Current Account.			
## To be calculated for preceding Quarter.			
S NO.	ITEM	BASE BRANCH	NON BASE BRANCH
C1.0.2	➤ Basic Current Account & Grameen Current Account. ➤ Cash Credit Accounts/SOD Account availing facility up to Rs.10.00 Lakh	FREE: Up to Rs.100000/- per day subject to maximum of three transactions per day. (Current/ CC / SOD)	
		Beyond Rs.100000/- per day or three free	Beyond Rs.100000/- per day or three free transactions: Rs.3.00 per Rs.1000/- plus GST

		<p>transactions : Rs.0.75 per Rs.1000 plus GST</p> <p>✓ Minimum Rs.50/- plus GST.</p> <p>✓ Maximum Rs.20000/- plus GST</p>	<p>✓ Minimum Rs.50/- per transaction plus GST.</p> <p><i>Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.</i></p>
S NO.	ITEM	BASE BRANCH	NON BASE BRANCH
C1.0.3	<p>➤ Premium Current Account.</p> <p>➤ CC /SOD Accounts availing facility above Rs.10.00 Lakh & up to Rs.30.00 Lakh and having average utilization of more than 60%.</p>	<p>FREE: Up to Rs.200000/- per day subject to maximum of three transactions per day. (Current/ CC / SOD)</p>	
		<p>For Current Account/CC/SOD: Post Rs.200000/- per day or three free transactions: Rs.0.75 per Rs.1000 plus GST.</p> <p>✓ Minimum Rs.50/- plus GST.</p> <p>✓ Maximum Rs.20000/- plus GST</p>	<p>For Current Account/CC/SOD: Post Rs.200000/- per day or three free transactions: Rs.3.00 per Rs.1000/- plus GST</p> <p>✓ Minimum Rs.50/- per transaction plus GST</p> <p>✓ Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.</p>
C1.0.4	Premium Plus Current Account	<p>FREE: Up to Rs.300000/- per day subject to maximum of three transactions per day.</p>	
		<p>Beyond Rs.300000/- per day or three free transactions: Rs.0.75 per Rs.1000 plus GST</p> <p>✓ Minimum Rs.50/- plus GST.</p> <p>✓ Maximum Rs.20000/- plus GST</p>	<p>Beyond Rs.300000/- per day or three free transactions: Rs.3.00 per Rs.1000/- plus GST</p> <p>✓ Minimum Rs.50/- per transaction plus GST.</p> <p>✓ Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.</p>
C1.0.5	Gold Current Account	<p>FREE: Up to Rs.500000/- per day subject to maximum of three transactions per day.</p>	
		<p>Beyond Rs.500000/- per day or three free transactions: Rs.0.75 per Rs.1000 plus GST</p> <p>✓ Minimum Rs.50/- plus GST.</p> <p>✓ Maximum Rs.20000/- plus GST</p>	<p>Beyond Rs.500000/- per day or three free transactions: Rs.3.00 per Rs.1000/- plus GST</p> <p>✓ Minimum Rs.50/- per transaction plus GST.</p> <p>✓ Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.</p>

S NO.	ITEM	BASE BRANCH	NON BASE BRANCH
C1.0.6	<ul style="list-style-type: none"> Platinum Current Account. CC/SOD Accounts availing facility above Rs.30.00 Lakh and having average utilization of more than 60%. Gold Current Accounts in the name of Petrol Pumps. 	<p>Up to Rs.1000000/- per day subject to maximum of three transactions per day. (Current/ CC / SOD)</p> <p>For current Accounts/CC/SOD: Post Rs. 10.00 Lakh or three Transactions Rs. 0.75 per Rs.1000 plus GST</p> <p>✓ Minimum Rs.50/- plus GST. Maximum Rs.20000/-plus GST</p>	<p>FREE</p> <p>Up to Rs.1000000/- per day subject to maximum of three transactions per day. (Current/ CC / SOD)</p> <p>For Current Accounts/CC/SOD: Post Rs. 10.00 Lakh or three Transactions Rs.3.00 per Rs.1000/- plus GST ✓ Minimum Rs.50/- per transaction plus GST.</p> <p>Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.</p>
C1.2	Transfer Transaction for Remittances like DD / PO /RTGS / NEFT.	Refer A	Same as for DD / PO / RTGS / NEFT made at base branch. Limit Rs. 10.00 Lakh per day per account
C1.3	Cash Transaction for Remittances like DD / PO /RTGS / NEFT.	Refer A	** Same charges as for DD / PO / RTGS / NEFT made at base branch. Limit Rs. 0.50 Lakh per day
C1.4	Collection Cheques/ DDs/ Pay Orders drawn on other banks for credit to the account of the beneficiary maintaining his / her account at remote branch located outside clearing center.	**Not Applicable at Base Branch	<ul style="list-style-type: none"> up to Rs. 500: Rs. 20 plus GST Rs.501 - Rs.1000:Rs. 50 plus GST Rs.10001 - Rs.1 Lakh: Rs.100 plus GST Rs. Above Rs.1 lakh: Rs.150 plus GST Platinum, Gold, Premium Plus Current Accounts and Cash credit accounts availing limit above Rs. 20.00 Lakh: Free Collection by way of clearing / speed clearing / National Clearing / CTS : Free
C1.5	Transfer Transaction for Issuing Call Deposit Receipt.	<p>✓ CDR up to Rs. 9999.00: Rs. 50/- plus GST per CDR</p> <p>✓ CDR of Rs. 10000.00 and above: Free</p>	<p>✓ CDR up to Rs. 9999.00: Rs. 50/- plus GST per CDR</p> <p>✓ CDR of Rs. 10000.00 and above: Free</p>
C1.6	Cash Transaction for Issuing Call Deposit Receipt.	Rs. 100/- plus GST per CDR. Limit Rs. 0.50 Lakh per day.	Rs. 100/- plus GST per CDR. Limit Rs. 0.50 Lakh per day.

D:-Cheque Book Charges

D1	Charges	₹4/- plus GST per cheque leaf for SB Accounts. ₹3/- plus GST per cheque leaf for Basic Current Accounts, Grameen Current Accounts, Cash Credit Accounts & SOD Accounts. ₹ 2/- plus GST for higher Current Account Variants.
D2	Free cheque leaves per year	
D2.1	Savings Bank Account (All variants excluding BSBDA & Small Accounts)	20
D2.2	Basic Current Account	50
D2.3	Premium Current Account	150
D2.4	Premium Plus Current Account	200
D2.5	Gold Current Account	300
D2.6	Platinum Current Account	Unlimited
D2.7	Borrowal Accounts with limits up to ₹10.00 lakhs/ Pink Silver Saving Salary Scheme	50
D2.8	Borrowal Accounts with limits above ₹10.00 lakhs	100
D2.9	Borrowal Accounts with limits above ₹50.00 lakhs	Unlimited
D2.10	Pink Gold Saving Scheme for Women/Premium Saving Bank Scheme	200
D2.11	Pink Platinum Saving Scheme for Women	Unlimited
D2.12	Senior Citizens & Differently abled persons	25

E:-General Miscellaneous service Charges

E1	Closure Of Account Saving Account Current Account	Saving Account* Upto 14 days of opening : NIL After 14 days: ₹150/- plus GST Current Account Upto 14 days of opening : NIL After 14 days: ₹300/- Plus GST No charges shall be levied in case account is closed Owing to the Death of the account holder *Excluding Basic Savings Bank Deposit Account, Pradhan Mantri Jan Dhan Yojna & Small Accounts opened under Financial Inclusion
NOTES	1. No Charges to be levied for closure of account beyond one year from the date of opening.	
E2	Addition /deletion of names in joint accounts/ changes in operational instructions	Free
E3	Addition of Nomination not previously done	Free
	Change/Modification in nomination	₹ 100/- plus GST per modification.
E4	Allowing operation in account through Power of Attorney /Mandate holder	₹ 200/- plus GST per A/c
E5	Change of Authorized Signatory including reconstitution of account	₹ 100/- plus GST for every change
E6	For saving Bank Account cash withdrawals from over the counter either by cheque or otherwise	Upto 4 transactions per month : Free Above 4 transactions per month: Rs 50 + GST per cash withdrawal transaction. Note: <u>For Pink Gold / Platinum Saving A/Cs:</u> Maximum 5 withdrawals per month, thereafter Rs.20/- plus GST per withdrawal
E7	Loss of complete Cheque book and surrender of unused cheque leaves (Above 50% of unused leaves) Saving Bank A/C Current/Overdraft/Cash credit	NIL
E8	Issuance of TDS certificate	Free
E9	Issue of Duplicate Deposit Receipt	₹50/- Plus GST
E10	Postage (a) Ordinary (b) Registered Post/Speed Post/ Courier	Actual Expenditure (Minimum ₹20/- Plus GST) Actual Expenditure (Minimum ₹50/- Plus GST)

E11	i. Photo attestation charges per instance for all segments ii. Record - Copy of the Cheque per instance for all segments	₹100 plus GST
E12	Signature Verification	₹ 50/- plus GST
E13	Footage of any particular customer transaction (cash / non cash). To be shown only at the written request of customer/s whose account is debited / credited.	<u>Footage extracted by Staff:</u> ₹200/- plus GST per transaction <u>Footage extracted by Vendor:</u> As per actuals by vendor + Rs.200 plus GST per view (footage extra)
	Footage (video or still) may be handed over to investigative agencies only in exceptional circumstances, involving disciplinary or judicial inquiries. The use and processing of data for investigative purposes require the prior approval of Zonal Head.	Free
E14	SMS Alert Service	
51 Paise + 9 Paise GST Total 60 paise for every successfully delivered SMS Alert, subject to 5 free SMS Alerts per month. Following categories of accounts/ transactions will not be charged for SMS Alerts: <ol style="list-style-type: none"> 1. Debit / ATM Card at ATM/ POS. 2. Internet Banking / Mobile Banking / e-Commerce. 3. NEFT transactions once funds are credited to beneficiary account. 4. Accounts of active & retired members of staff. 5. Student Saving accounts. 6. Employees of J&K Police, J&K Government & Government of Ladakh. 		
E15	Charges by Currency chest holding banks	
₹5/- plus GST per note packet of 100 pieces on cash deposited by non-chest bank BU of other banks. However, our own non-chest B/Us, Co-Op. Banks, RRBs are exempted from paying such charges.		
E16	Vanity/Choice based account number	For SB/CD account: Rs 2000 + GST For CC/OD/other accounts: Rs 5000 + GST
E17	Door Step Banking Service to Senior Citizens/Differently abled Persons	Financial Services upto Rs. 20000/- :₹100+GST Financial Services beyond Rs.20000-Rs.50000: ₹150+GST Non-Financial Services: ₹100+GST
E18	Change of Title	For Individual Accounts: ₹100+GST For Legal Entities: 1000+GST Free for Social Welfare Beneficiaries

F:-Bill / Cheque Return Charges

F1	Charges for Cheque Return Unpaid:-	1) Local Cheques: i. Cheque returned unpaid by other banks: ₹ 200/- per instrument plus applicable GST ii. Cheque (drawn on us) returned unpaid: ₹ 500/- per instrument plus applicable GST 2) Outstation Cheques: ₹ 500/- per instrument plus out of pocket expenses plus applicable GST. 3) Over the counter cheque return charges : Rs. 100/- plus applicable GST.
F2	ECS Debit Return Charges due to non-availability of funds:-	₹ 100/- for each return irrespective of amount plus applicable GST.
F3	Handling Charges for bills returned unpaid:-	2) Local: ₹ 75/- per bill or 50% of collection charges whichever is higher plus applicable GST 3) Outstation: ₹ 100/- per bill or 50% of collection charges whichever is higher plus applicable GST.
NOTES	Postal /Courier charges and out of pocket expenses like telephone, fax etc should be recovered on actual basis in case of bills. However, no additional charges such as courier charges, out of pocket expenses, etc shall be levied from the customers for collection of cheques.	
	Collection charges should not be levied in respect of local cheques and drafts presented through local clearing.	
	Collection charges as per schedule have to be levied in respect of all bills (both local and outstation) except local cheques.	
	The commission on bills shall be shared by our Bank and collecting Bank on 50:50 basis in those centers where our Bank does not have B/Us.	
	In case cheque is returned for the reasons where a customer is neither at fault nor responsible for the return, no cheque return charges to be levied. Further, branches should deduct cheque return charges manually in respect of over the counter returns (refer to circular number 234 dated July 12, 2013 issued by S&BD Division CHQ)	

G:-Revalidation, cancellation and Issue of Duplicate DD / PO

G1	Revalidation of Instrument	40/- plus GST (For Govt. Departments/Universities Free)
G2	Cancellation of Instrument	50/- Plus GST
G3	Issue of Duplicate Instrument	60/- plus GST
G4	Stop Payment Instructions (Per Instrument)	All accounts: ₹ 100 + GST per instrument. Maximum ₹ 500 + GST per instance. Charges are Cheque book specific.
G5	First/ Regular Statement of Account	FREE

	in a month	
G6	Duplicate Statement of Account (Statement for a particular date where same has already been issued shall be considered as duplicate and eligible for charges)	₹ 100 + GST per duplicate statement. Duplicate Statement of accounts for Gold and Platinum Current Accounts & All Salary Accounts, accounts maintained by Govt. Departments/Bodies/Corporations/Undertakings banking with our Bank: Free Staff: Free
G7	Duplicate Passbooks of SB/CD/Retail loan accounts	₹ 50/- Plus GST
G8	Standing Instructions	Free
G9	Issuance of loose cheques	₹ 15/- plus GST per leaf for SB A/C ₹ 25/- plus GST per leaf for CD A/c

H:-Charges for non-maintenance of minimum AMB

H	Nature of Account	Charges
H1	General Small Account (Minimum AMB: NA)	NIL
H2	ISSS/NOAPS Small Account (Minimum AMB: NA)	NIL
H3	MGNREGA Small Account. (Minimum AMB: NA)	NIL
H4	Migrant Labourer Small Account. (Minimum AMB: NA)	NIL
H5	Smart Card General Small Account. (Minimum AMB: NA)	NIL
H6	Pension Account. (Minimum AMB: NA)	NIL
H7	Basic Saving Bank Deposit Account (Minimum AMB: NA)	NIL
H8	General Salary A/C (Minimum AMB: NA)	NIL
H9	SB Account Government. (Minimum AMB: NA)	NIL
H10	General SB A/C (Minimum AMB: ₹1000/-)	₹7.5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹75/- per month + GST, whichever is lower
H11	Deluxe SB A/C (Minimum AMB: ₹5000/-)	₹7.5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹375/- per month + GST, whichever is lower
H12	Deluxe Salary A/C (Minimum AMB: ₹5000/-)	₹7.5 plus GST per ₹100 of the shortfall from Average Monthly Balance Requirement OR ₹375/- per month + GST, whichever is lower
H13	Current Account Government. (Minimum AMB: NA)	NIL
H14	Basic CD A/C (Minimum AMB: ₹ 5000/-)	₹500/- Plus GST per Month

H15	Grameen CD A/C (Minimum AMB: ₹ 2000/-)	₹150/- Plus GST per Month.
H16	Premium CD A/C (Minimum AMB: ₹ 50000/-)	₹650/- Plus GST per Month.
H17	Premium Plus CD A/C (Minimum AMB: ₹ 100000/-)	₹1000/- Plus GST per Month.
H18	Gold CD A/C (Minimum AMB: ₹250000)	₹2000/- Plus GST per Month
H19	Platinum CD A/C (Minimum AMB: ₹500000)	₹4000/- Plus GST per Month
H20	Pink Saving Gold Scheme for Women* (Minimum AMB: ₹100000)	₹700/- Plus GST per Month.
H21	Pink Saving Platinum Scheme for Women* (Minimum AMB: ₹500000)	₹2500/- Plus GST per Month
H22	Premium Saving Bank Scheme (Minimum AMB: ₹100000)	₹15 plus GST per ₹1000 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹1500/- per month + GST, whichever is lower
H23	Pink Silver Salary Saving Scheme for Women* (Minimum AMB: ₹25000)	₹150 plus GST per ₹5000 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹750/- per month + GST, whichever is lower
NOTES	Calculation of Average Monthly Balance: Sum of Daily Closing balance for a month / Number of days in the Month. The calculation of AMB (for charges calculation) has been customized by DC wherein debit balances in a CD account are treated as 0 (Zero) i.e. on the day when there is a debit balance in a CD account the day will count while as debt balance will not be counted for calculation.	
	<ul style="list-style-type: none"> MIS shall extract the list of accounts having available balance less than the prescribed minimum limit on the last day of every month at EOD. Service Operations (Mobile Banking & UPI) shall send SMS Alert / e-mail to all such customers on the next working day i.e. 1st day of the next month with time, informing them about the shortfall and likelihood of minimum balance charges being levied. Charges as per the proposed methodology (proportionate balance) shall be applied centrally on monthly basis in the 1st week of next succeeding month & if an account is not having balance equal to applicable charges a lien (equal to the applicable charges) to be marked in such cases. The lien should get withdrawn when the account is funded so as to realize the charges in arrears on regular intervals. Charges shall be deducted on calendar month basis. However, in case of saving bank deposit accounts opened within / during a particular month, no minimum balance charges shall be applied for that month. 	
	If a customer is found to be in default in maintaining the prescribed AMB for six consecutive months by the Branch, the customer shall be cautioned by way of a notice that if he/she fails to fund his account in the ensuing month, his/her account will be closed and he/she shall be responsible for any consequences thereof. The account shall be closed only after due notice to the customer if it qualifies for minimum AMB charges six months in a row. The customer if not willing to close the account shall be given the option to convert his regular saving account to BSBD. Service Operations shall prompt the required notice in all such accounts where charges for non-maintenance of AMB for six consecutive months have been levied. Branches shall exercise menu option 'txnrpt' in Finacle to get the List of Accounts with Lien due to BCCALC or Half Year ATM Charges for issuing notice to such account holders and if required, closing the same.	
	Branches are advised to desist from the practice of marking lien for any amount on SB/CD Accounts while issuing Debit Cards to such accounts.	
	BU Head concerned have been delegated with powers to waive off the minimum balance charges in these accounts put under lien as BCCALC charges as per circular no. 201 issued by S&IT dated June 28, 2019. (http://reports.jkb.com/jkbcms/display?circularId=10460)	
*Only for BU Ladies Branch Jawahir Nagar		

I:-Safe Deposit Lockers/ Safe Custody Charges

Safe Deposit Locker/ Safe Custody Charges						Rate (exclusive of GST) per annum *to be paid in advance		
Locker Type	Dimensions	Height	Width	Depth	Classification	Metro	Urban	Semi-Urban/Rural
A	Mm	125	175	492	Small	₹2000	₹1750	₹1500
B	Mm	159	210	492				
C	Mm	125	352	492				
D	Mm	189	263	492	Medium	₹3000	₹2750	₹2500
E	Mm	159	424	492				
F	Mm	278	352	492	Large	₹6250	₹5600	₹5000
G	Mm	189	530	492				
H	Mm	321	210	492				
H1	Mm	321	424	492	Extra large	₹10000	₹9400	₹8700
L	Mm	404	530	492				
L2	Mm	385	529	492				
Locker visit Charges						12 visits per year : Free and thereafter Rs 100 + GST per visit		
One time locker registration charges						Rs 500 + GST		
Notes								
<ul style="list-style-type: none"> • GST applicable on the above charges are additional. • Customers who default to pay within the stipulated time shall pay penalty of 10% p.a extra on the prescribed charges • 50 % concession to staff members including ex-employees shall continue as conveyed earlier • Branches will collect the rent on annual basis, in advance. The lease period of one year will start from the date of hiring the locker and will continue till the preceding day of the corresponding date in the subsequent year • Branches shall at the time of allotment obtain fixed deposit as security for lockers, which would cover 3 years rent and the charges for breaking open the locker in case of an eventuality. • GST as applicable shall be applied on all the above specified fee and charges. • For Pink Gold Saving Scheme for Women: One small size locker to be provided at 50% concession in rent*. • Small Size locker facility to Platinum Salary Account Holder and a concession of 50% on Locker Facility(Small Size) for Diamond Salary Account Holders for employees of J&K Government & Ladakh Government. • 25% Concession on Locker rent to Saving JKB Platinum and Diamond salary account holders. • For Pink Platinum Saving Scheme for Women: One medium/small size locker to be free*. <p><small>*subject to availability.</small></p>								

J: Ledger Folio Charges (Incidental)

J 1.1	Current Deposit A/c (General & Grameen CD A/C)	NIL
J 1.2	Cash Credit/SOD	NIL
J 1.3	Premium Current A/C	NIL
J 1.4	Premium Plus Current A/C	NIL
J 1.5	Gold Current A/C	NA
J 1.6	Platinum Current A/C	NA
NOTE	No Ledger Folio Charges Applicable	
	Penal charges for non-maintenance of minimum balance in inoperative accounts	
J 1.7	All types of Inoperative accounts	NIL

K:-Cash handling charges at Base BU (Account Maintaining BU) for deposit of cash by account holder into his CD/CC/SOD/SB Account.

Replaced by Cash Deposit Charges

Concessions

1	Defense Personnel
1.1	At par collection of salary/terminal dues.
1.2	At par monthly remittances of ₹10, 000/- to family and one time remittance per annum to meet the school/college fee of children.
1.3	Defense unit maintaining a/c with the branch shall be allowed at par collection facility.
1.4	The above concessions are subject to recovery of postage/out of pocket expenses under rules
2	Co-operative Banks/Land Development Banks /RRBs/Service Co-operative Societies/DRDAs
2.1	No service charges may be levied for collection of cheques deposited by DRDA, Farmers' Co-operative Agencies (banking with the Bank). The postage and out of pocket expenses should however be charged.
2.2	In case of Co-operative Banks/Regional Rural Banks the branches have discretion to enter into formal understanding with such Co-operative Banks/RRBs maintaining its accounts with it to share the charges to be levied to the customers, in the following proportion:
2.3	50% concession in usual service charges may be allowed to the Co-operative Banks/RRBs maintaining their accounts with the branch of the bank subject to the condition that such concession shall not be passed on to their customers. To this effect they shall be required to furnish an undertaking to the bank.
3	Accounts of Govt. Department/Bodies/Corporations/Undertakings
3.1	The Central, State/UT Govt. Departments and other Govt. undertakings/Corporations exclusively banking with our bank may be extended "At Par" facility in respect of issue of DDs/TTs/MTs, MICR Cheque Books, collection of cheques, Anywhere facility subject to the condition such remittances /collections are meant for credit of Govt Departments, Undertaking, or Corporations. However postage and out of pocket expenses are recovered in full.
3.2	Where the DDs/TTs/MTs are required to be issued in favour of beneficiaries other than the Govt. with an exception of remittances on account of loans and scholarships to students, the usual service charges shall apply.
3.3	Retired employees of Union Territories of J&K and Ladakh shall be extended 'at par' facility henceforth in respect of collection of their terminal benefits on reaching the age of superannuation. However postage and out of pocket expenses shall be recoverable in full.

4	Staff Members
4.1	<p>Concession in exchange on Remittances:</p> <p>To be allowed to maximum amount of remittance to the extent of ₹3.00 lakh during a financial year subject to condition that such remittances are made only from the account where the salary of the employee is credited. However the remittances on account of hospitalization charges, if any, for the employee or his dependents shall also be allowed at par.</p>
4.2	<p>Concession in commission on collection of bills:</p> <p>The collection of cheques representing payments of Dividend warrants, maturity proceeds of insurance policies/bonds/deposit instruments/postal certificate in the names of the employee or his dependent family members shall be allowed 'at par.' However, out of pocket expenses to be recovered in full.</p>
4.3	<p>Concessions on purchase/discount of bills:</p> <p>At par bill purchase facility at a time to the employee shall not exceed his one month's salary and shall be subject to furnishing an undertaking to the effect that:</p> <ul style="list-style-type: none"> ▪ There is sufficient balance in his/her account and he/she shall continue to maintain the balance in the account till the BP is realized. ▪ Third party cheques/Instruments if any purchased from the staff members shall attract normal exchange/collection charges. ▪ Instrument drawn on the branch where the employee draws his/her salary should only be purchased at par. ▪ No instrument /Cheque pertaining to the account of the employee, which is drawn on a branch within the same station, should normally be purchased.
4.4	<p>Concessions on Credit Cards / Debit Cards:</p> <p>No Entrance Fee / Issuance Charges / Annual Fee / Renewal Fee in:</p> <ol style="list-style-type: none"> 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
5	Students:-
5.1	<p>Concessions on issue and cancellation of DDs / Pos:</p> <p>50% concession on normal charges for students in respect of issue a cancellation of Demand Drafts & Pay Orders.</p>
6	Charges by Currency chest holding banks
6.1	<p>₹ 2/- per note packet of 100 pieces on cash deposited by non-chest bank branches of other banks. However, our own non-chest branches, Co-Op. Banks, RRBs are exempted from paying such charges.</p>
	<p>The above service charges are exclusive of Banking Applicable GST, which shall be recovered as applicable at respective states /Union territories.</p>

	Branches should levy applicable GST on such service charges as per instructions issued by Balance Sheet & Taxation Department, Corporate Headquarters; vide their circular No 241 dated July 11, 2017 as amended from time to time.
7	J&K Police, Government of J&K & Government of Ladakh.
	<ul style="list-style-type: none"> • Free Cash Withdrawals/Deposits at Branches for JK Govt. & Ladakh Govt. Employees: <ul style="list-style-type: none"> ➤ 15, 20,25 & 30 withdrawal transactions for Silver, Gold, Diamond & Platinum Salary account holders respectively. ➤ 3 deposit transactions/ day subject to Rs 1.00 lakh, Rs 2.00 Lakh, Rs. 3.00 Lakh for Silver, Gold & Diamond respectively per day and for Platinum Salary account holders Rs10.00 lakh/5 Transactions free/day. • Zero balance account facility for employees of Government of J&K, Government of Ladakh & J&K Police. • Nil AMB requirement (compared to General Saving Account) to the family members (parents, spouse and children) of police personnel. • Free “multicity” cheque book (cheque book of 20 leaves per quarter) for employees of J&K Police.

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.