



# Service Charges Schedule

## 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>
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V. <u>Charges for Import Related Transactions</u>	W:- <u>Charges for handling ODI, FDI and ECB</u>	X:- <u>SWIFT Charges</u>
y. <u>eBanking Charges</u>	Z:- <u>Treasury Related Transactions</u>	<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

**NEFT Customer Transaction (through Net Banking / Mobile Banking), The charges are applicable only to transactions originated and payable within India**

Upto ₹10,000/-	₹2/- plus GST
Above ₹10,000/- and upto ₹1.00 lakh	₹4/- plus GST
Above ₹1.00 lakh and upto ₹2.00 lakh	₹12/- plus GST
Above ₹2.00 lakh	₹20/- 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**

₹2.00 lakh to ₹5.00 lakh	₹25 plus GST
Above ₹5.00 lakh	₹45 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&amp;K Bank Staff/ J&amp;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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**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.

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**

**Concessions to Borrower Accounts:** - As a retention policy of the bank, Business 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

<b>B1:- Commission on Collection of Bills</b>			
<b>B1.1</b>	<b>Inter Bank &amp; Inter Branch</b>		
	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)
<b>B1.3</b>	<b>Commission on Collection of Cheques</b>		
a.	Inter Business Unit (Within J&K Bank Business units)		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.
<b>Note:</b>	Within same Centre/clearing Zone and at speed clearing centers: <b>Free</b>		
	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
<b>ALL SAVINGS BANK VARIANTS</b> (Excluding Financial Inclusion accounts like BSBD & Small Accounts).			
C1.0	No. of Cash Transactions in a month	✓ 5 Transactions- Free	
C1.0.1	Beyond 5 Transactions in a month	i. For deposit of cash up to Rs. 200000.00:- Rs.50 plus GST per transaction. ii. For deposit of cash beyond Rs. 200000.00 , Rs 200.00 plus GST	Rs.3.00 per Rs.1000/- Minimum Rs.50/- per transaction plus GST.  Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.
<b>For Pink Saving Bank Variants for Women</b>			
C1.1	Pink Gold Saving Scheme for Women	Free	Up to Rs.3 Lakh or 3 transactions: Free
C1.2	Pink Platinum Saving Scheme for Women	Free	Up to Rs.10 Lakh or 5 transactions: Free
C1.3	Pink Silver Saving Scheme for Women	Up to Rs.10 Lakh or 5 transactions per month: Free	
<b>CASH DEPOSIT TRANSACTIONS: CURRENT ACCOUNT /CASH CREDIT ACCOUNTS/SOD ACCOUNTS</b> (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	<b>FREE:</b> 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 transactions : Rs.0.75 per Rs.1000 plus GST  ✓ Minimum Rs.50/- plus GST. ✓ Maximum Rs.20000/- plus GST	Beyond Rs.100000/- per day or three free transactions: Rs.3.00 per Rs.1000/- plus GST  ✓ Minimum Rs.50/- per transaction plus GST.  <i>Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.</i>

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 &amp; up to Rs.30.00 Lakh and having average utilization of more than 60%.</p>	<p><b>FREE:</b> Up to Rs.200000/- per day subject to maximum of three transactions per day. (Current/ CC / SOD)</p>	
		<p><b>For Current Account:</b> Post Rs.200000/- per day or three free transactions: Rs.0.75 per Rs.1000 plus GST.</p> <p><b>CC/ SOD:</b> Total deposits in a calendar month should not be more than the sanction limit, post which charges will be Rs. 0.75 per Rs.1000 plus GST</p> <p>✓ Minimum Rs.50/- plus GST. ✓ Maximum Rs.20000/- plus GST</p>	<p><b>For Current Account:</b> Post Rs.200000/- per day or three free transactions: Rs.3.00 per Rs.1000/- plus GST</p> <p><b>CC/ SOD:</b> Total deposits in a calendar month should not be more than the sanction limit, post which charges will be Rs.3.00 per Rs.1000 plus GST</p> <p>✓ Minimum Rs.50/- per transaction plus GST ✓ 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><b>FREE:</b> 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. ✓ 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. ✓ 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><b>FREE:</b> 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. ✓ 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. ✓ 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"> <li>Platinum Current Account.</li> <li>CC/SOD Accounts availing facility above Rs.30.00 Lakh and having average utilization of more than 60%.</li> <li>Account holders who have aggregate term deposit of Rs.20.00 Lakh with the B/Us. The deposits should be at least six months old.</li> <li>Gold Current Accounts in the name of Petrol Pumps.</li> </ul>	<p>Up to Rs.1000000/- per day subject to maximum of three transactions per day. (Current/ CC / SOD)</p> <p><b>For current Accounts:</b> Post Rs. 10.00 Lakh or three Transactions Rs. 0.75 per Rs.1000 <b>plus GST</b></p> <p><b>CC/ SOD:</b> Total deposits in a calendar month should not be more than the sanction limit, post which charges will be Rs. 0.75 per Rs.1000 <b>plus GST</b></p> <p>✓ Minimum Rs.50/- <b>plus GST.</b> Maximum Rs.20000/-<b>plus GST</b></p>	<p><b>FREE</b></p> <p><b>For Current Accounts:</b> Post Rs. 10.00 Lakh or three Transactions Rs.3.00 per Rs.1000/- <b>plus GST</b></p> <p><b>CC/ SOD:</b> Total deposits in a calendar month should not be more than the sanction limit, post which charges will be Rs. 3.00 per Rs.1000 <b>plus GST</b></p> <p>✓ Minimum Rs.50/- per transaction <b>plus GST.</b></p> <p>Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.</p>
C1.2	Cash Payment to Drawer	<p>For General SB, General Salary accounts: <b>Limit Rs 5 lakh per day.</b></p> <p>For accounts vis-vis Deluxe SB, Deluxe Salary, Variants of "Saving JKU" for universities, variants of "saving JKP" for police, pink Gold saving scheme for women, pink platinum saving scheme for women : <b>Limit Rs 10 lakh per day.</b></p> <p>For Current/cash credit/SOD accounts : <b>No limit</b></p>	<p>For General SB account: <b>Limit Rs 1 lakh per day.</b></p> <p>For General Salary accounts: <b>Limit Rs 1.5 lakh per day.</b></p> <p>For accounts vis-vis Deluxe SB, Deluxe Salary, Variants of "Saving JKU" for universities, variants of "saving JKP" for police, pink Gold saving scheme for women, pink platinum saving scheme for women, Current, cash credit, SOD accounts : <b>Limit Rs 2 lakh per day.</b></p>
C1.3	Cash Payment to Third Party.	Maximum Limit Rs. 50000/-	
C1.4	Transfer Transaction done at a non-base branch involving funds transfer between two non-base branches. (Erstwhile called as Third Branch Transaction)	N/A	<b>Free</b> Limit Rs.10.00 Lakh per day per account.
C1.5	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
C1.6	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
C1.7	Collection Cheques/ DDs/ Pay Orders drawn on other banks for credit to the account of	**Not Applicable at Base Branch	<ul style="list-style-type: none"> <li>up to Rs. 500: Rs. 20 <b>plus GST</b></li> <li>Rs.501 - Rs.10000:Rs. 50 <b>plus GST</b></li> </ul>

	the beneficiary maintaining his / her account at remote branch located outside clearing center.		<ul style="list-style-type: none"> <li>▪ Rs.10001 - Rs.1 Lakh: Rs.100 plus GST</li> <li>▪ Rs. Above Rs.1 lakh: Rs.150 plus GST</li> <li>▪ Platinum, Gold, Premium Plus Current Accounts and Cash credit accounts availing limit above Rs. 20.00 Lakh: Free</li> <li>▪ Collection by way of clearing / speed clearing / National Clearing / CTS : Free</li> </ul>
C1.8	Transfer Transaction for Issuing Call Deposit Receipt.	<p>✓ <b>CDR up to Rs. 9999.00:</b> Rs. 20/- plus GST per CDR</p> <p>✓ <b>CDR of Rs. 10000.00 and above:</b> Free</p>	<p>✓ <b>CDR up to Rs. 9999.00:</b> Rs. 50/- plus GST per CDR</p> <p>✓ <b>CDR of Rs. 10000.00 and above:</b> Free</p>
C1.9	Cash Transaction for Issuing Call Deposit Receipt.	<b>Rs. 30/- plus GST per CDR.</b> Limit Rs. 0.50 Lakh per day.	<b>Rs. 75/- plus GST per CDR.</b> Limit Rs. 0.50 Lakh per day.



## D:-Cheque Book Charges

D1	Charges	₹3/- plus GST per cheque leaf for SB Accounts, 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	Pink Gold Saving Scheme for Women/Premium Saving Bank Scheme	200
D2.10	Pink Platinum Saving Scheme for Women	Unlimited
D2.11	Senior Citizens & Differently abled persons	25

## E:-Purchase / Discount of Documentary / Clean Bills

E1	<p><b>Bills Purchase (Demand Bills / Cheques / Demand Drafts / Pay Orders issued by other banks)</b></p> <p>₹20/- plus Interest @ 1 year MCLR + 3% p.a. plus collection charges as applicable and out of pocket expenses.(₹20/-and out of pocket expense to be recovered manually)</p> <p>No collection charges to be levied in case of purchase of cheques/DDs/ POs which are realized / returned unpaid through Clearing House / Speed clearing/ CTS Clearing</p> <p>Cheques/DDs/ Pos which are realized after the expiry of transit period (NTP) of 3 days shall entail interest @ 1 year MCLR + 5.50% p.a. from 4<sup>th</sup> day till realization.</p> <p>Cheques/DDs/ Pos which cannot be realized through clearing mechanism shall be allowed an NTP of 13 days. Such instruments realized after the expiry of transit period (NTP) of 13 days shall entail interest @ 1 year MCLR + 5.50% p.a. from 14<sup>th</sup> day till realization</p> <p>Bills realized after the expiry of transit period (NTP) of 13 days shall entail interest @ 1 year MCLR + 5.50% p.a. from 14<sup>th</sup> day till realization.</p> <p>Bills / Cheques/ DDs / Pos returned unpaid shall entail interest @ 1 year MCLR + 6.50% from the date of purchase till reimbursement after adjusting the amount collected @ 1 year MCLR + 3%.</p> <p>For Demand Bills under LCs, negotiation charges instead of collection charges to be levied.</p> <p>If Bill Cheque / DD/ PO purchased is realized / retired before the Notional Transit Period (NTP), interest for the period the realization is received in advance shall be refunded.</p>
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<b>E2</b>	<b>Discounting of Bills ( Usance ) Where regular bills limit is sanctioned in favour of the party</b>
	<p>Discount at interest rate as per sanction letter + Collection Charges as applicable + out of pocket expenses.(out of pocket expense to be recovered manually)</p> <p>For Bills under LCs negotiation charges instead of collection charges to be levied.</p> <p>Bills realized after the expiry of Usance period shall entail interest @ 1 year MCLR + 5.50%.p.a. from expiry of Usance period till realization.</p> <p>Bills returned unpaid shall entail interest @ 1 year MCLR + 6.5% from the date of purchase after adjusting the amount collected @ interest rate as per sanction letter.</p> <p>If the bill discounted is realized/retired before the due date/notional due date, interest for the period, the realization is received in advance shall be refunded.</p>
<b>E3</b>	<b>Discounting of Bills ( Usance ) Where no regular bills limit is sanctioned in favour of the party</b>
	<p>Discount at interest rate @ 1 year MCLR + 3% p.a. (Minimum ₹1500/) + Collection Charges as applicable + out of pocket expenses.(out of pocket expense to be recovered manually)</p> <p>Bills realized after the expiry of Usance period shall entail interest @ 1 year MCLR + 5.50% p.a. from expiry of Usance period till realization.</p> <p>Bills returned unpaid shall entail interest @ 1 year MCLR + 6.50% from the date of discount after adjusting the amount collected @ interest rate 1 year MCLR + 3%.</p> <p>If the bill discounted is realized/retired before the due date/notional due date, interest for the period, the realization is received in advance shall be refunded.</p>
<b>E4</b>	<b>Discounting of Bills( Usance ) Backed by ILCs</b>
	<p>Bills with Usance period up to 180 days: Discount at Fixed interest rate which is equivalent to @ 6 month MCLR + 0.25% as on date of Discount + Negotiation Charges as applicable + out of pocket expenses.(out of pocket expense to be recovered manually)</p> <p>Bills with Usance period of 181 days to 365 days: Discount at Fixed interest rate which is equivalent to 1 year MCLR + 0.50% as on date of Discount + Negotiation Charges as applicable + out of pocket expenses.(out of pocket expense to be recovered manually)</p> <p>Bills realized after the expiry of Usance period shall entail interest @ @ 1 year MCLR + 5.5% p.a. from expiry of Usance period till realization.</p> <p>Bills returned unpaid shall entail interest @ @ 1 year MCLR + 6.5% from the date of discount after adjusting the amount collected @ 1 year MCLR + 0.50% / @ 1 year MCLR + 1.00%</p> <p>If the bill discounted is realized/retired before the due date/notional due date, interest for the period, the realization is received in advance shall be refunded.</p>

## F:-Bill / Cheque Return Charges

<b>F1</b>	Charges for Cheque Return Unpaid:-	1) Local Cheques: i. Cheque returned unpaid by other banks: ₹ 100/- per instrument plus applicable GST ii. Cheque (drawn on us) returned unpaid: ₹ 200/- per instrument plus applicable GST 2) Outstation Cheques: ₹ 200/- per instrument plus out of pocket expenses plus applicable GST. 3) Over the counter cheque return charges : Rs. 100/- plus applicable GST.
<b>F2</b>	ECS Debit Return Charges due to non-availability of funds:-	₹ 100/- for each return irrespective of amount plus applicable GST.
<b>F3</b>	Handling Charges for bills returned unpaid:-	1) Local: ₹ 75/- per bill or 50% of collection charges whichever is higher plus applicable GST 2) Outstation: ₹ 100/- per bill or 50% of collection charges whichever is higher plus applicable GST.
<b>NOTES</b>	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

<b>G1</b>	Revalidation of Instrument	40/- plus GST (For Govt. Departments/Universities Free)
<b>G2</b>	Cancellation of Instrument	50/- Plus GST
<b>G3</b>	Issue of Duplicate Instrument	60/- plus GST
<b>G4</b>	Stop Payment Instructions (Per Instrument)	Saving A/C: 50/- plus GST Per Instrument Max. 200/- plus GST  CD/CC/SOD A/c: 100/- plus GST Per Instrument Max: 500/- plus GST
<b>G5</b>	Statement of Account (A copy of all the transactions in a month or/and quarter)	FREE
<b>G6</b>	Duplicate Statement of Account (A copy of all the transactions in a particular period other than the latest expired month / quarter)	₹25 per folio plus GST: Max: ₹ 250/- (Folio consists of 40 transactions.) Duplicate Statement of accounts for Gold and Platinum Current Accounts & All Salary Accounts: <b>Free</b>

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/-)	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹50/- per month + GST, whichever is lower
H11	Deluxe SB A/C (Minimum AMB: ₹5000/-)	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹250/- per month + GST, whichever is lower
H12	Deluxe Salary A/C (Minimum AMB: ₹5000/-)	₹5 plus GST per ₹100 of the shortfall from Average Monthly Balance Requirement OR ₹250/- per month + GST, whichever is lower
H13	Current Account Government. (Minimum AMB: NA)	NIL
H14	Basic CD A/C (Minimum AMB: ₹ 4000/-)	₹200/- Plus GST per Month
H15	Grameen CD A/C (Minimum AMB: ₹ 2000/-)	₹100/- Plus GST per Month.
H16	Premium CD A/C (Minimum AMB: ₹ 50000/-)	₹400/- Plus GST per Month.
H17	Premium Plus CD A/C (Minimum AMB: ₹ 100000/-)	₹600/- Plus GST per Month.

H18	Gold CD A/C (Minimum AMB: ₹250000)	₹1200/- Plus GST per Month
H19	Platinum CD A/C (Minimum AMB: ₹500000)	₹2500/- 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)	₹10 plus GST per ₹1000 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹1000/- per month + GST, whichever is lower
H23	Pink Silver Salary Saving Scheme for Women* (Minimum AMB: ₹25000)	₹100 plus GST per ₹5000 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹500/- per month + GST, whichever is lower
H24	Family Protection Saving Bank A/c (Minimum AMB: ₹5000/-)	₹5 plus GST per ₹100 of the shortfall from Average Monthly Balance Requirement OR ₹250/- per month + GST, whichever is lower
NOTES	<p><b>Calculation of Average Monthly Balance:</b> 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.</p>	
	<ul style="list-style-type: none"> <li>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.</li> <li>Service Operations (Mobile Banking &amp; UPI) shall send a chargeable 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.</li> <li>Charges as per the proposed methodology (proportionate balance) shall be applied centrally on monthly basis in the 1st week of next succeeding month &amp; 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.</li> <li>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.</li> </ul>	
	<p>If a customer is found to be in default in maintaining the prescribed AMB for six consecutive months by the Business Unit, 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. 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. Business Units 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.</p>	
	<p>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.</p>	
	<p>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&amp;IT dated June 28, 2019. (<a href="http://reports.jkb.com/jkbcms/display?circularId=10460">http://reports.jkb.com/jkbcms/display?circularId=10460</a>)</p>	
	<p>*Only for BU Ladies Branch Jawahir Nagar</p>	

### 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	₹1400	₹1200	₹1000
B	mm	159	210	492				
C	mm	125	352	492	Medium	₹1800	₹1600	₹1500
D	mm	189	263	492				
E	mm	159	424	492				
F	mm	278	352	492	Large	₹3800	₹3800	₹3800
G	mm	189	530	492				
H	mm	321	424	492				
H1	mm	321	210	492	Extra large	₹6000	₹6000	₹6000
L	mm	404	530	492				
L2	mm	385	529	492				

#### Notes

- 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
  - Business Units 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
  - Business Units 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\*.
  - For Pink Platinum Saving Scheme for Women: One medium/small size locker to be free\*.
- \*subject to availability.*

### 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	
	<b>Penal charges for non-maintenance of minimum balance in inoperative accounts</b>	
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***

## L:-Debit Card/ATM Charges

L1	One- Time Issuance Fee (First / Instant Master EMV Debit Card)	₹100/- plus applicable GST
L1.1	Personalized EMV Debit Card of MasterCard	₹200/- plus applicable GST
L1.2	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.	
L2	Card Usage Charges at Bank's own ATMs/Cash Recycler ( other than for cash deposit ) (ON-US Transactions)	<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>
L3	Card Usage Charges at other bank's ATMs/Cash Recycler (other than for cash deposit) (Off-Us Transactions)	<p><b>Saving Account all types:</b> Free for first 5 transactions in a month at all locations (inclusive of Financial and Non-Financial)</p> <p><b>From 6th transaction onwards:</b></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><b>Current Account :</b></p> <p>Financial Transaction: ₹ 21 per transaction Plus GST</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.	
L4	<b>International Transactions</b>	
L4.1	Debit Card- Transaction Charge-Non J&K Bank international ATMs Financial Transaction	₹ 100 plus GST (For conversion, a 3.5% mark-up on Master Card wholesale exchange rate prevailing at the time of transaction shall be applied)
L4.2	Non-Financial Transaction	₹ 25/- plus applicable GST
L4.3	Transactions denied at other bank ATM due to insufficient balance	₹ 25/- plus applicable GST

L5	<b>Other Charges</b>	
L5.1	Re-PIN Request	₹50/- plus applicable GST
L5.2	Charges for issuance of duplicate card in lieu of lost/damaged Debit Card	Instant Debit Card of Master/ RuPay variant: ₹ 100/- plus applicable GST. Personalized Debit Card of Master / RuPay variant: ₹ 200/- plus applicable GST Instant ATM Card of Master/ RuPay variant issued to Kissan Card Holders: ₹ 50/- plus applicable GST
L5.3	PIN Release Request	₹20/- plus applicable GST
L5.4	Annual Fee	₹45/- per quarter plus applicable GST for all Debit Cards
L5.5	Renewal Charges	Personalized/Instant Debit Card of Master / RuPay variant: ₹100/- plus applicable GST
L5.6	Cash Deposit Charges at CDMs / Recyclers	Free
NOTE	No Annual / Renewal Fee applicable to:	<ul style="list-style-type: none"> <li>• Platinum / Gold Current account</li> <li>• Student Saving account (04100)</li> <li>• Small Saving accounts.</li> <li>• Basic Savings Bank Deposit Account (04015), PMJDY BSBID (04021), PMJDY Small A/Cs (04022), Mudra Accounts</li> <li>• Kissan Card Holders who have been issued ATM Cards.</li> <li>• Debit cards linked to salary / pension account of active and retired members of staff.</li> <li>• Pink Saving Deposit Schemes for Women</li> <li>• Premium Saving Bank Scheme</li> </ul>
L5.7	Purchase Transactions	Free
L5.8	Charges for Rejection of Chargeback Complaints (per transaction)	₹ 200 plus applicable GST *

\* w.e.f 11/08/2020



## M:- Credit Card Service Charges (w.e.f 28/01/2020)

<b>M1</b>	Entrance /Joining Fee for Gold/ Platinum /World/Corporate Credit Card (Primary and add-on card)	NIL
<b>M2</b>	Annual Fee	<ul style="list-style-type: none"> <li>▪ Gold: ₹ 200 + GST</li> <li>▪ Platinum: ₹ 300 + GST</li> <li>▪ World: ₹1000 + GST</li> <li>▪ Corporate: ₹ 500 + GST</li> </ul> <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"> <li>○ Gold: Purchases &gt; ₹ 50000</li> <li>○ Platinum: Purchases &gt; ₹ 75000</li> <li>○ World: Purchases &gt; ₹ 200000</li> </ul>
<b>M3</b>	Renewal Fee for all variants	₹ 200 + GST
<b>Note</b>	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.	
<b>M4</b>	Service Charges/Interest rate (purchase/cash)	3% per month + GST
<b>M5</b>	Cash Advance fee at our ATMs	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
<b>M6</b>	Card replacement Charges	₹200/- plus applicable GST
<b>M7</b>	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
<b>M8</b>	Cash Advance charges (Overseas)	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
<b>M9</b>	Late payment fee	₹100/- plus GST
<b>M10</b>	Charges for over limit usage	2.5% of over limit amount subject to a minimum of ₹400/- plus GST.
<b>M11</b>	Limit enhancement fee	NIL
<b>M12</b>	Retrieval of charge slip	Actual charges incurred with a minimum of ₹100/- per charge slip + GST
<b>M13</b>	PIN replacement fee	₹100 plus GST
<b>M 14</b>	Product Upgrade Fee	NIL
<b>M 15</b>	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

## N:-General Miscellaneous service Charges

<b>N1</b>	<p><b>Closure Of Account</b> Saving Account Current Account</p>	<p><b>Saving Account*</b> Upto 14 days of opening : NIL After 14 days: ₹150/- plus GST</p> <p><b>Current Account</b> Upto 14 days of opening : NIL After 14 days: ₹300/- Plus GST</p> <p>No charges shall be levied in case account is closed Owing to the Death of the account holder</p> <p><b>*Excluding Basic Savings Bank Deposit Account, Pradhan Mantri Jan Dhan Yojna &amp; Small Accounts opened under Financial Inclusion</b></p>
<b>NOTES</b>	<p>1. No Charges to be levied for closure of account beyond one year from the date of opening.</p>	
<b>N2</b>	Addition /deletion of names in joint accounts/ changes in operational instructions	Free
<b>N3</b>	Addition of Nomination not previously done	Free
<b>N4</b>	Allowing operation in account through <b>Power of Attorney /Mandate holder</b>	₹ 200/- plus GST per A/c
<b>N5</b>	Change of Authorized Signatory including reconstitution of account	₹ 100/- plus GST for every change
<b>N6</b>	For saving Bank Account cash withdrawals from over the counter either by cheque or otherwise exceeding 30 per half year	₹20/- plus GST per withdrawal (Exceeding 30 per half year)  Note: <u>For Pink Gold / Platinum Saving A/Cs:</u> Maximum 5 withdrawals per month, thereafter Rs.20/- plus GST per withdrawal
<b>N7</b>	Loss of complete Cheque book and surrender of unused cheque leaves (Above 50% of unused leaves) Saving Bank A/C Current/Overdraft/Cash credit	<b>NIL</b>
<b>N8</b>	Issue of Certificates NO Objection/No dues /Balance Certificate (all segments) /Cheque honoured /Account Maintaining/etc (with respect to other banks) (No Charges for Priority Sector)	₹ 50/- Plus GST
<b>N9</b>	Interest Certificate for all segments (Original/Duplicate).	₹50/- Plus GST

N10	Issuance of TDS certificate	Free
N11	Issue of Duplicate Deposit Receipt	₹50/- Plus GST
N12	Solvency Certificates Non Commercial/ Commercial (B/U Head is authorized to issue the Solvency Certificate)	₹200/- + GST per Lakh Minimum ₹1000 + GST Maximum ₹15000 + GST
	<b>Postage</b> (a) Ordinary	Actual Expenditure (Minimum ₹20/- Plus GST)
	(b) Registered Post/Speed Post/ Courier	Actual Expenditure (Minimum ₹50/- Plus GST)
N13	i. Photo attestation charges per instance for all segments ii. Record - Copy of the Cheque per instance for all segments	₹100 plus GST
N14	Signature Verification	₹ 30/- plus GST
N15	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
N16	<b>SMS Alert Service</b>	
<p>42 Paise + 8 Paise GST Total 50 paise for every successfully delivered SMS Alert, subject to 5 free SMS Alerts per month.</p> <p>Following categories of accounts/ transactions will not be charged for SMS Alerts:</p> <ol style="list-style-type: none"> <li>1. Debit / ATM Card at ATM/ POS.</li> <li>2. Internet Banking / Mobile Banking / e-Commerce.</li> <li>3. NEFT transactions once funds are credited to beneficiary account.</li> <li>4. Accounts of active &amp; retired members of staff.</li> <li>5. Student Saving accounts.</li> </ol>		
N17	<b>Charges by Currency chest holding banks</b>	
<p><b>₹5/- plus GST</b> 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.</p>		

<b>N18</b>	<b>SFMS CHARGES</b>	
	SFMS Fee for issuance of inland BG/LC	Rs.150 + GST
<b>N19</b>	<b>CERSAI CHARGES</b>	
N19.1	Creation or modification of security interest in favour of Secured creditors/other creditors	Rs 100.00 (for Loans upto Rs 5.00 Lacs) + 18% GST Rs 200.00 (for Loans above Rs 5.00 Lacs) + 18% GST
N19.2	Search for an information on CERSAI	Rs 20.00 + 18% GST
N19.3	Securitization of reconstruction of financial assets	Rs 700.00 + 18% GST
N19.4	Assignment of Receivables	Rs 200.00 +18% GST
N19.5	Condo nation of delay up to 30 days for assignment of receivables	Ten times of basic fee as applicable + 18% GST

## O:-Loan Processing Charges

<b>O1</b>	<b>For all types of Working Capital facilities/Bank Guarantee/Letters of Credit forming part of working Capital Facility (Fresh Sanction)</b>	
01.1	Upto ₹ 20000/-	NIL
01.2	₹ 20000/- Upto ₹ 2.00 Lakh	0.15% of the loan amount Plus applicable GST subject to minimum of ₹300/-
01.3	Above ₹2.00 Lakh	0.25% of the loan amount Plus applicable GST: Maximum ₹15.00 Lakh
<b>O2</b>	<b>Processing charges on Term Loans *</b> *except those schematic term loans which have Processing Charges prescribed in scheme document. <b>Note:</b> For Empower-J&K Bank Scheme for Financing Women Entrepreneurs: 0.10% of the limit plus GST	
02.1	Upto ₹ 20000/-	NIL
02.2	₹ 20000/- to ₹ 2.00 Lakh	0.20% of the loan amount Plus applicable GST Min: ₹ 300
02.3	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.25% of the loan amount Plus applicable GST
02.4	Above ₹ 100.00 Lakh	1% of the loan amount Plus applicable GST
<b>O3</b>	<b>Processing charges on Non Fund based facilities which do not form part of working capital facility</b>	
03.1	Upto ₹ 5.00 Lakh	0.10% of the limit sanctioned Plus applicable GST Minimum ₹300/-
03.2	Above ₹ 5.00 Lakh	0.15% of the limit sanctioned Plus applicable GST Maximum ₹5.00 Lakh.
<b>O4</b>	<b>Processing charges on Renewal of Fund &amp; Non Fund based facilities</b>	
04.1	Upto ₹ 5.00 Lakh	NIL
04.2	Above ₹ 5.00 Lakh	0.10% of the limit Plus GST Maximum ₹2.50 Lakh
<b>O5</b>	<b>Processing charges on Adhoc Credit facilities/TODs</b>	
	<b>Adhoc/TOD limit</b>	<b>*LPC</b>
05.1	Upto Rs 4.00 lakhs	Rs 1000 plus applicable GST
05.2	Above Rs 4.00 lakhs	0.25% of Adhoc/TOD amount plus applicable GST, subject to a minimum of Rs 1500 Plus applicable GST & Maximum of Rs 50000 Plus applicable GST.
*LPC shall not be applicable on Overdraft/Overdrawing allowed in operative Accounts (Current/CC/SOD) for the purpose of making mandatory Payments (i.e Insurance/ECGC Premiums, Guarantee Fee, Invocation of BGs, Devolvement of LCs etc)		

<b>06</b>	<b>Processing charges for retail loans</b>	
06.1	Housing Finance	0.25% on the loan amount plus applicable GST Minimum: ₹ 5000/- Maximum ₹25000/-  (50% waiver in processing charges shall be provided to women borrowers (both for sole/joint borrower) subject to a minimum of ₹ 5000/- in any case)  (No Processing Charges in case of takeover from other banks/ FIs)
06.2	Car Finance	0.50% of loan amount plus applicable GST Minimum: ₹1500/- Maximum ₹15000/-
06.3	Personal Consumption Loan for Professionals/Businessmen	0.50 % of loan amount + GST, Maximum ₹7500/-
06.4	Two Wheeler Finance	0.50% of Loan amount + GST Minimum: ₹500/-
06.5	Smart Phone Finance	₹350/- plus applicable GST
06.6	Education Loan for Pursuing Higher Education in India & Abroad	Nil
	For studies in India	
06.6	For Studies abroad	Bank will charge processing fee (upfront) @ 1% of the loan amount sanctioned with a maximum of ₹10,000 for considering loans for studies abroad. The fee would however, be refunded upon the student taking up the course or if the loan is not sanctioned by the bank. The fee would not be refunded if a sanctioned education loan for studies abroad is not availed by the student.
06.7	Consumer Loan	Nil
NOTES	In case of fresh credit facilities sanctioned in favour of a borrower, Processing fee at prescribed rate or at any other rate approved by A&AP, CHQ to be recovered in full at the time of execution of loan documents by the borrower.	
	In cases of renewal / enhancement of existing fund and non-fund based working capital facilities, processing fee at prescribed rate or at any other approved by A&AP, CHQ to be recovered in full after approval of renewal/enhancement in sanctioned /conveyed to the borrower.	
	If enhancement allowed, the enhanced portion will attract the same charges as applicable to the fresh limits depending upon the type of facility sanctioned.	

	No processing charges for Limits sanctioned under :(i): sponsored schemes (ii). Advances granted against deposits, Govt. Securities, Units of UTI, NSCs, KVPs, and IVPs. (iii) Consumption Loan for Government/Semi Govt/Public Sector Undertakings Employees, consumer and education loans.
	The export credit limits are exempted from upfront fee w.e.f. 22.12.1998. However, the processing charges shall continue to be levied as above.
	The letters of credit established for procurement of machinery for which term loan stands already granted, no processing charges shall be levied.
	No Processing Charges for Loans to Micro and Small Enterprises (MSEs) up to ₹5.00 Lakh whether sanctioned or not.
	No exchange/remittance charges be levied on drafts /remittances made for disbursement of term loans sanctioned by the Bank.
	Penal charges in Loan Accounts (Term Loan / Cash Credit shall be applicable as per instructions provided in A&AP circular No CR-12-133 dated July 10, 2010 Delaying Servicing of Interest/Principle/Non-compliance of Other Terms & Conditions and Charging of Default Interest thereof

## P:-Inland Letter of Credit

ILCs established against margins below 50%		
P1	Commitment Charges	0.10% p.m. plus GST for the full validity of the credit Minimum ₹1500/- (the period is to be calculated from the date of opening of LC to the last date of its validity and part of a month is to be construed as a completed month)
P2	Usance Charges (including sight LC)	0.15% plus GST for bills up to 10 days Sight Minimum ₹1500/- 0.30% plus GST for bills over 10 days and up to 3 months Sight Minimum ₹1500/- 0.30% plus GST or the first 3 months plus 0.10% per month in excess of 3 Months for bills over 3 months sight.
P3	<b>Revolving LC</b>	
P3.1	Commitment Charges	As above at the time of opening and on each reinstatement on the amount of reinstatement, period of reinstatement and usance period of bill.
P3.2	Usance Charges	
P4	<b>ILC / Revolving LC above ₹ 5.00 Crore</b>	
P4.1	Commitment Charges	Normal charges up to ₹ 5 crore + One half of charges for amount exceeding ₹5 crore up to ₹20 crore. For LC/ Bill amount exceeding ₹20 crore charges will be as applicable up to ₹20 crore + one fourth of Charges for amount exceeding ₹20 crore.
P4.2	Usance Charges	
P5	<b>LCs established against higher cash margins.</b>	
	i) 100% cash margin ii) 75% or Above Cash Margin iii) 50% or Above Cash margin	25% of normal charges plus Applicable GST 50% of normal charges plus Applicable GST 75% of normal charges plus Applicable GST
P6	<b>Amendments to LC</b>	
P6.1	In case of enhancement of value or / and validity of credit	Both the usance and commitment charges as applicable to establishing an LC, shall be recovered for the additional amount, and additional period of validity, subject to minimum of ₹1500/- plus GST
P6.2	Amendment other than extension of the validity period or increase in the value of L. C	₹1500/- plus GST per amendment
P6.3	Extension of tenor of the bill of exchange	Appropriate additional usance charge shall be collected on the outstanding liability under the LC subject to minimum of ₹1500/- plus GST
P7	<b>Other Charges</b>	
P7.1	LC Confirmation	Same as for opening ILC  No charges for intra bank credit confirmation.



P7.2	Advising ILC	0.10% of ILC amount plus GST Minimum: ₹1500/- plus GST Maximum: ₹10000/- plus GST
P7.3	Negotiation charges	0.40% plus GST with a minimum of ₹500/- and Maximum ₹2000/- Plus discount at applicable rate of interest from the date of negotiation to the date of reimbursement.
P7.4	Retirement of Bills Under ILC	0.15% plus GST of the bill amount Minimum: ₹1500/- plus GST
<b>NOTES</b>	<p>1. Charges are to be recovered upfront when a LC is opened or amended and no refund may be allowed in any circumstances whatsoever, whether a credit is cancelled, is only partly availed of or expired wholly un-availed of.</p> <p>2. Telex / Fax and cable charges shall be recovered additionally.</p> <p>3. While issuing a standby LC, service charges equivalent to commission on Financial or Performance Guarantee be recovered, according to the nature of the guarantee provided by the standby LC.</p>	

### Q:-Commission on Guarantees

<b>Q1</b>	Bank Guarantee Issued against below 50% cash margins.	<p><b>Performance Guarantee:</b> 0.20% p.m plus GST <b>Financial Guarantee:</b> 0.25% p.m plus GST</p> <p>Charges to be recovered upfront for the period including claim period*, if any, at the time of issue. Part of the month to be treated as a complete month</p> <ul style="list-style-type: none"> <li>Claim period which has been incorporated by virtue of specific request from the applicant shall qualify for levy of commission upfront.</li> </ul> <p>Claim period which has been incorporated by virtue of any statute (In 2012, the Banking Laws (Amendment) Act, 2012 introduced a third exception to Section 28) shall <b>not</b> qualify for levy of commission upfront but branches shall <b>recover</b> the commission for claim period in such cases from the proceeds of margin money (to be reversed on the day when guarantee bond is tendered for cancellation or after the expiry of 1 year from the expiry of validity period whichever is earlier) and only for the <b>actual claim period</b> availed by the beneficiary</p>
<b>Q2</b>	Guarantees backed by 50% or above cash margins. i) 100% ii) 75% or Above iii) 50% or Above	<p>25% of normal charges as at clause Q1 50% of normal charges as at clause Q1 75% of normal charges as at clause Q1</p>
<b>Q3 A</b>	Amendment in Bank Guarantees in case of enhancement of Value or/and validity	Same as in Q1/Q2
<b>Q3 B</b>	Amendment in Bank Guarantees other than enhancement of Value or/and validity	₹1500/- plus GST per amendment
<b>NOTES</b>	Where the guarantee is tendered for cancellation before the date of its expiry, the Commission charged for the months or part of the month already expired to be retained in full while as 50% commission for the remaining un-expired period may be refunded.	

### R:-Inspection Charges

<b>R1</b>	Upto ₹ 0.50 Lakh	NIL
<b>R2</b>	Upto ₹ 2.00 Lakh	Actual Traveling/ conveyance expenses with a minimum of ₹150/- and maximum ₹1000/-
<b>R3</b>	Above ₹ 2.00 Lakh	Actual Traveling / conveyance expenses with a minimum of ₹250/- and maximum ₹1500/-

### S:-Commitment Charges

<b>S1</b>	<b>Fund Based Limits (Working Capital) {To be calculated at the end of the quarter}</b>		
<b>LIMIT (in lakhs)</b>	<b>AVERAGE UTILIZATION LESS THAN 50%</b>	<b>AVERAGE UTILIZATION 50 % TO 70%</b>	<b>AVERAGE UTILIZATION ABOVE 70%</b>
Upto 10 Lakhs	No charges	No charges	No charges
10 to 20 Lakhs	1% of the average unutilized limit plus GST, per quarter. (Max Rs. 10000)	0.25 % of the average unutilized limit plus GST, per quarter.	No charges
20 to 50 Lakhs	0.75% of the average unutilized limit plus GST, per quarter. (Max Rs. 10000)	0.25% of the average unutilized limit plus GST, per quarter. (Max Rs. 5000)	No charges
50 to 100 Lakhs	0.5% of the average unutilized limit plus GST, per quarter. (Max Rs. 10000)	0.25% of the average unutilized limit plus GST, per quarter. (Max Rs. 7000)	No charges
100 Lakhs and above	0.5% of the average unutilized limit plus GST, per quarter.	0.25% of the average unutilized limit plus GST, per quarter.	No charges
<b>S2</b>	<b>TERM LOANS</b>		
S2.1	For Limits exceeding ₹ 100.00 Lakh	1.00% plus GST for delayed drawdown beyond three months from the specified drawdown schedule.	

### T:- Prepayment Charges

<b>Foreclosure charges / Pre-Payment Penalty</b>		
T1.1	All credit facilities except following types of loans (T1.2 to T1.5)	1% on the outstanding in respect of loan shifted to other banks Plus Applicable GST
T1.2	All floating rate term loans sanctioned to individual borrower	<b>NIL</b> No charges to be levied, whether pre-payment is made from own sources or loan account has been taken over by any other bank.
T1.3	Home loans on floating interest rate basis.	
T1.4	All loans to <b>MSEs</b> up to ₹ 50.00 lakh at fixed interest rate.	
T1.5	All loans to <b>MSEs</b> (irrespective of amount) at floating interest rate.	

## U:- Charges for Export Related Transactions

U1.1	Export Bills Purchased /Negotiated /Discounted ( Both Rupee & Foreign Currency export Bills)	For Bills up to Rs 5.00 Lakh: ₹600.00 + GST For Bills above Rs 5.00 Lakh: ₹1200.00 + GST
U1.2	Where export documents are forwarded to another bank in India and where no collection commission or exchange accrues to the bank	0.10% + GST Subject to Min. of ₹600.00 & Max. of ₹2000.00 (plus Applicable GST)
U1.3	Reimbursement claim charges under Letter of Credit	For bills Up to US\$ 50000.00 or equivalent: ₹600.00 per reimbursement For bills Above US\$ 50000.00 or equivalent: ₹1200.00 per reimbursement (plus Applicable GST)
U1.4	Export bill initially sent on collection basis and later Purchased/Discounted/Negotiated and vice versa	No additional commission to be charged. Commission will be applicable either under collection as given at para A.2.1. Or under purchase/ discounted/negotiated given at para A.1.1.
U1.5	Overdue Export Bills purchased/Negotiated/ Discounted where proceeds are not received in Nostro on due date	For Bills up to Rs 10.00 Lakh: ₹250.00 per quarter or part thereof For Bills above Rs 10.00 Lakh: ₹500.00 per quarter or part thereof (plus Applicable GST)
U1.6	Commission for joining in customers guarantees/indemnities and for giving guarantees/indemnities on behalf of customers to other banks in India in respect of discrepancies in documents negotiated under letters of credits	0.25% with a minimum of Rs 500/- (plus Applicable GST)
U2.1	Collection Bills Export Bills sent on collection basis/ documents sent by the exporter directly to the overseas buyer as per RBI directions /Exports under consignment basis/Advance granted against Government incentives. ( Both Rupee & Foreign Currency export Bills)	For Bills up to Rs 5.00 Lakh: ₹600.00 For Bills above Rs 5.00 Lakh: ₹1200.00 (plus Applicable GST)
U2.2	Overdue Export Bills on collection basis where proceeds are not received upto one month from due date or period prescribed by RBI for realization of exports (at present 270 days), whichever is earlier	For Bills up to Rs 10.00 Lakh: ₹250.00 per quarter or part thereof For Bills above Rs 10.00 Lakh: ₹500.00 per quarter or part thereof (plus Applicable GST)

**Note:** Overdue commission shall not be applicable in case of bills drawn on countries with externalization problems but paid in local currency and the exporter has obtained necessary approval from RBI for extension.

**Commission in lieu of Exchange:** Commission @ 0.10% shall be collected from the exporter in case of following transaction subject to minimum of ₹600.00.

- a) Where Pre-shipment advance has been granted against letter of credit/export order but the documents under the relative letter of credit /export are negotiated through another bank.
- b) Where the proceeds of an export bill negotiated by the bank are paid in foreign currency to another authorized dealer.
- c) Where an export bill is sent for collection abroad by the bank but the payment is received in rupees through another authorized dealer in India.
- d) Deemed export bills in foreign currency as defined by the Reserve Bank of India/Exim policy from time to time.

U3.1	Export Letter of Credit For advising letter of credit, including SBLC, Guarantees and all documents of similar nature. For advising each amendment.	₹1500.00  ₹500.00 per amendment (plus Applicable GST)
U3.2	Transferable letter of credit: When transfers are made under a transferable letter of credit (whether full or in part and whether endorsed in the credit itself or not.	₹ 1000.00 per each advice of transfer (plus Applicable GST)
U3.3	*Acceptance Commission: When letter of credit calls usance bills to be drawn on and accepted by banks in India (Our bank)	0.15% per month (plus Applicable GST)
<i>*Business Unit shall seek approval from FEBD CHQ before giving acceptance in any form.</i>		
U4.1	Certificates Issuance of certificates/ attestation with respect to export transaction	₹100.00 per certificate (plus Applicable GST)
U4.2	Issuance of e-BRC	₹50.00 per BRC(plus Applicable GST)
U4.3	Issuance of FIRC	₹250.00 Per FIRC(plus Applicable GST)
U5.1	Adding confirmation to Export LC  For adding confirmation various factors have to be analyzed e.g. position/rating of the LC issuing bank, country rating etc. Powers for adding confirmation and quoting commission/charges are vested with FEBD, CHQ. BU shall submit the proposal recommending charges within the range of 0.50% to 2% for adding confirmation to FEBD CHQ, through respective Zonal offices.	Range of charges between 0.5% to 2% (plus Applicable GST)
<b>Miscellaneous Instructions</b>		
U6.1	If any export/Non export transaction is being handled by AD BU on behalf of Non-AD BU, the commission shall be shared in the ratio of 2:1 i.e. 2/3rd share to AD-BU and 1/3rd share to Non-AD BU	
U6.2	These rules shall also be applicable to deemed exports as defined by Reserve bank of India/Exim Policy from time to time.	
U6.3	Where the bank purchases/negotiates/discounts a portion of the bill amount and handles the remaining balance on collection basis: Charges vide paraA.1.1 on the amount negotiated/purchased /discounted Charges vide para A.2.1 on the amount handled on collection basis.	
U.6.4	Where the Bank has negotiated letters of credit documents received from another bank outside the centre of negotiation under restricted letters of credit and transferred the proceeds to the another bank, commission as applicable to inland remittances be charged.	

## V : Charges for Import Related Transactions

<b>Import Letter of Credit/Revolving letter of credit.</b>		
V1.1	<b>For LC's upto ₹2.00 Crores</b> <ul style="list-style-type: none"> <li>• Commitment charges for each quarter or part thereof for full validity of credit</li> <li>• Usance Charges For bills upto 10 days sight For bills over 10 days upto 3 months For bills over 3 months</li> </ul>	0.10% per quarter Minimum ₹500.00  0.10% 0.20% 0.20% for first three months plus 0.07% per month in excess of 3 months. (plus Applicable GST)
V1.2	For LC's above ₹2.00 crores to ₹8.00 crores	As per V1.1 above upto ₹2.00 crores plus 3/4 of the specified rate at V1.1 exceeding ₹2.00 crores. (plus Applicable GST)
V1.3	For LC's above ₹8.00 crores to ₹16.00 crores	As per V1.2 above upto ₹8.00 crores plus 1/2 of specified rate at V1.1 exceeding ₹8.00 crores. (plus Applicable GST)
V1.4	For LC's above ₹ 16.00 crores	As per V1.3 above upto ₹16.00 crores plus 1/4 of the specified rate at V1.1 exceeding ₹16.00 crores. (plus Applicable GST)
<p>For example, if LC of ₹30.00 crores is issued, Normal charges (Commitment/usance) as per 'V1.1' upto ₹2.00 crores, 75% of the normal charges as per V1.1 for next ₹6.00 crores (i.e. from ₹ 2.00 crores to ₹ 8.00 crores), 50% of the normal commission as per V1.1 for next ₹8.00 crores (i.e. from ₹ 8.00 crores to ₹ 16.00 crores) &amp; 25% of the normal commission as per V1.1 for next ₹14.00 crores (i.e. from ₹ 16.00 crores to ₹ 30.00 crores) shall be charged.</p>		
<p><b>Additional Relaxation in commission based on Cash Margin held against the LC:</b> Cash margin held against LC Up to 25%: No relaxation More than 25% and up to 50%: The applicant concern shall be eligible for relaxation of 10% on the commission charges as per V1 above. More than 50% and up to 75%: The applicant concern shall be eligible for relaxation of 20% on the commission charges as per V1 above. Above 75%: The applicant concern shall be eligible for relaxation of 30% on the commission charges as per V1 above</p>		
<p><b>Reinstatement Charges (Revolving letter of credit):</b> Upon reinstatement under revolving letter of credit, the charges recoverable shall be as per V1 above.</p>		
<p><b>Amendments to Letter of Credit</b></p>		
V2.1	Extension in validity of LC within the period for which issuance charge has been recovered	₹500.00 per amendment (plus Applicable GST)
V2.2	Extension in validity of LC beyond the period for which issuance charges has been recovered.	Issuance/usance charges as applicable as per V.1 above for enhanced period + amendment charges ₹500.00. (plus Applicable GST)
V2.3	Enhancement in value of LC	Issuance/usance charges as applicable as per V.1 above for enhanced value+ amendment charges ₹500.00. (plus Applicable GST)
V2.4	Any other amendment	₹500.00 per amendment (plus Applicable GST)
V2.5	Revival of expired LC within 3 months from the date of expiry	Issuance and usance charges as per V.1 above, from the date of expiry to the validity date of revived LC + amendment charges ₹500.00. (plus Applicable GST)

<b>Deferred Imports: Commission on letter of credits covering import of goods on deferred payment terms beyond a period of six months from the date of shipment</b>		
V3.1	Upto ₹2.00 crores	0.50% per quarter or part thereof (plus Applicable GST)
V3.2	Above ₹2.00 crores Upto ₹8.00 crores	As per V3.1 above upto ₹2.00 crores plus 3/4 of the specified rate at V3.1 exceeding ₹2.00 crores (plus Applicable GST)
V3.3	Above ₹8.00 crores to ₹16.00 crores	As per V3.2 above upto ₹8.00 crores plus 1/2 of specified rate at V3.1 exceeding ₹8.00 crores (plus Applicable GST).
V3.4	Above ₹ 16.00 crores	As per V3.3 above upto ₹16.00 crores plus 1/4 of the specified rate at V3.1 exceeding ₹16.00 crores (plus Applicable GST).
<b>Buyers/Suppliers credit issued against sanctioned Limit</b>		
V4.1	Upto 6 months from the date the payment was originally due	0.20% per quarter or part thereof with a Minimum of ₹ 1000.00 (plus Applicable GST)
V4.2	More than 6 months upto one year from the date the payment was originally due	As per V4.1 up to 6 months & 0.16% per quarter or part thereof for the period exceeding 6 months ( Minimum of ₹ 1000.00) (plus Applicable GST)
V4.3	More than one year from the date the payment was originally due	As per V4.2 up to one year & 0.14% per quarter or part thereof for the period exceeding One year (Minimum of ₹ 1000.00) (plus Applicable GST)
<b>For LC's/Buyers/Suppliers credit issued against 110% cash margin (100% cash margin, if the exposure is hedged)</b>		
V5.1	If the annual import turnover of the applicant concern with our bank is upto ₹500.00 crores	0.05% per quarter or part thereof with a minimum of ₹1000.00 (plus Applicable GST)
V5.2	If the annual import turnover of the applicant concern with our bank is above ₹500.00 crores upto ₹1000.00 crores	0.04% per quarter or part thereof with a minimum of ₹1000.00 (plus Applicable GST)
V5.3	If the annual import turnover of the applicant concern with our bank is above ₹1000.00 crores	0.03% per quarter or part thereof with a minimum of ₹ 1000.00 (plus Applicable GST)
<b>Import Bills Under LC</b>		
V6.1	Retirement/ crystallization charges	Flat ₹500.00 (plus Applicable GST)
V6.2	Retirement charges where no exchange benefit accrues to the bank.	0.10% upto ₹4.00 crores (plus Applicable GST) 0.05% above ₹4.00 crores (plus Applicable GST)
V6.3	Overdue commission in case of sight bills are not retired within 10 days in case of sight bills and on due date in case of usance bills.	₹ 2000.00 per month or part thereof (plus Applicable GST)
V6.4	Discrepancy charges in case of non-confirming documents under L.C.	USD50.00 per discrepancy to be recovered from negotiating bank/beneficiary (plus Applicable GST)

<b>Import Bills not under LC</b>		
V7.1	Retirement/Handling charges for each bill Up to ₹ 10.00 lacs	₹ 1000.00 (plus Applicable GST)
V7.2	Above 10.00 lacs and up to ₹ 100.00 lacs	₹ 1500.00 (plus Applicable GST)
V7.3	Above ₹ 100.00 lacs	₹ 2000.00 (plus Applicable GST)
V7.4	Retirement/Handling charges where no exchange benefit accrues to the bank.	0.10% upto ₹4.00 crores (plus Applicable GST) 0.05% above ₹4.00 crores (plus Applicable GST)
V7.5	Overdue import bills on collection basis which have not been retired by the party up to one month form due date	For Bills up to ₹ 10.00 lacs: ₹250.00 per quarter or part thereof (plus Applicable GST) For Bills above ₹ 10.00 lacs: ₹500.00 per quarter or part thereof (plus Applicable GST)
<b>Import bills received directly by the Importer</b>		
V8.1	For Handling/effecting remittance for each bill Upto ₹10.00 Lacs	₹1000.00 (plus Applicable GST)
	Above ₹10.00 to ₹100.00 lacs	₹1500.00 (plus Applicable GST)
	Above ₹100.00 lacs	₹2000.00 (plus Applicable GST)
<b>Advance Remittance against Import</b>		
V9.1	For effecting advance remittance Upto ₹10.00 Lacs	₹ 1000.00 (plus Applicable GST)
	Above ₹10.00 to ₹100.00 lacs	₹ 1500.00 (plus Applicable GST)
	Above ₹100.00 lacs	₹ 2000.00 (plus Applicable GST)
<b>Countersigning/Co-acceptance/Avalisation of Import Bills**</b>		
V10.1	For Bills up to ₹ 4.00 crores Where tenor of bills is less than 3 months Where tenor of bills is 3 months and above	0.25% 0.085% (plus Applicable GST)
V10.2	For bills above ₹ 4.00 crores a) Up to ₹ 4.00 crores b) In excess of ₹ 4.00 crores	As specified at V10.1 ½ of the specified rate at V10.1 (plus Applicable GST)
<b>**Business units shall seek approval from FEBD CHQ before countersigning/Co-acceptance/Availment of the import bills</b>		
V11.1	<b>Import documents covering Project Imports:</b> Collection bills/documents covering project imports under inter-governmental aid schemes( including those financed by international agencies like world Bank, IMF, ADB etc.) where no letter of credit are opened, commission of 0.075% (flat rate) irrespective of the bill value as per the existing charges structure is proposed to continue	
<b>Merchanting Trade</b>		
V12.1	For import leg	Commission as per 'V' above (plus Applicable GST)
V12.2	For Export leg	Commission as per 'U' for export related transactions (plus Applicable GST)

<b>Guarantees</b>		
Guarantees in favour of shipping companies/agencies for clearance of goods pending production of bill of lading.		
V13.1	Relating to Imports under LCs opened by the Guarantor banks themselves Upto ₹4.00 crores Above ₹4.00 crores	₹500.00 + GST ₹500.00 + GST upto ₹4.00 crores plus ₹100.00 on each additional one crore or part thereof
V13.2	In all other cases Upto ₹4.00 crores  Above ₹4.00 crores	0.25% + GST at the time of issuance of Guarantee for 3 months. Beyond 3 months, additional commission @0.15% + GST per month or part thereof upto the period the guarantee remains operative  ½ of the above specified rates Plus Applicable GST
<b>V13.2 A</b>	<b>Foreign Standby Letter of Credit (SBLC)</b>	
	Upto ₹4.00 crores  Above ₹4.00 crores	0.25% + GST at the time of issuance of Guarantee for 3 months. Beyond 3 months, additional commission @0.15% + GST per month or part thereof upto the period the guarantee remains operative  ½ of the above specified rates Plus Applicable GST
Export performance Guarantee for project exports, which include i. Bid-bonds. ii. Bonds for earnest money. iii. Guarantors for advance payment made by foreign buyers to Indian exporters/contractors.		
V13.3	Guarantees upto ₹4.00 crores covered by ECGC counter guarantee Where the cover is to the extent of 75% Where the cover is to the extent of 90%	0.45% per annum + GST 0.35% per annum + GST
V13.4	In case of guarantees upto ₹4.00 crores issued against 100% counter guarantees of Government of India	0.30% per annum + GST
V13.5	In case of Guarantees upto ₹4.00 crores issued against cash deposit to the extent of banks' liabilities i.e. 100% cash margin	0.25% + GST
V13.6	In case of guarantees mentioned at V13.3, V13.4 and V13.5 issued for above ₹4.00 crores	½ of the above specified rate + GST
V13.7	In case of guarantees which are not covered by 100% cash margin or ECGC/Government of India counter guarantees	1% per annum irrespective of the amount of guarantee + GST
V13.8	Export performance guarantee, Bid-bonds etc (other than for project exports) and export performance guarantees covering export obligations in terms of import trade control regulations and export performance guarantees/Bid-bonds connected with deemed exports Upto ₹4.00 crores  Above ₹4.00 crores	0.25% per quarter for the guaranteed amount + GST. In case of early redemption of the guarantees, a minimum of 50% of the commission for the unexpired period i.e. from the date of redemption to the date of recovery shall be refunded  ½ of the above specified rate + GST
Note: Commission for issuing Bid-bonds for supplies to projects abroad and for supplies connected with deemed exports/direct exports other than the project exports shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes, the balance 75% of the		



commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission collected (plus Applicable GST)		
V13.9	Deferred payment guarantees covering import of goods into India/repayment of foreign currency loans upto ₹4.00 crores/ Above ₹4.00 crores  Upto ₹4.00 crores  In excess of ₹4.00 crores	0.50% per quarter + GST or part thereof for the specified period of liability calculated on foreign currency loans, the amount of liability under such guarantees at the beginning of every quarter.  At full rate as specified above.  ½ of the specified rate.
V13.10	All other Guarantees Upto ₹4.00 crores  In excess of ₹4.00 crores	0.15% per month for the specified period of liability + GST  ½ of the specified rate + GST
The above commission rates are for guarantees issued against cash margin of upto 50%. For guarantees issued against cash margin above 50%: 75% of the normal charges at V.13 shall apply. For guarantees issued against cash margin above 75%: 50% of the normal charges at V.13 shall apply. For guarantees issued against cash margin above 100%: 25% of the normal charges at V.13 shall apply.		
<b>Note: Minimum charges for any guarantee shall be ₹500.00 + GST</b>		
<b>Inward remittances</b>		
V14.1	Encashment of TTs, Purchase of MTs/DDs in respect of which cover has been received in Nostro accounts	NRE account: If proceeds are deposited to NRE account with our bank: No commission All others: Upto ₹1.00 lac ₹250.00 above ₹1.00 lac: 0.10% Minimum ₹250.00 (plus Applicable GST)
V14.2	Advance against exports  For Non-Export Remittances	Upto ₹10.00 lacs: Flat ₹250 + Applicable GST Above ₹10.00 lacs: Flat ₹500.00 + Applicable GST  Upto ₹2.5 lacs : Flat ₹ 250.00+ Applicable GST Above ₹2.5 lacs: Flat ₹ 500.00 + Applicable GST
V14.3	Encashment of TTs, Purchase of MTs/DDs in respect of which cover has not been received in Nostro accounts	Interest shall be recovered separately from the customer at domestic commercial rate for a transit period of 15 days. In addition out of pocket expenses and foreign bank charges shall be borne by the customer + GST.
V14.4	Encashment of customer's personal cheques, DDs, Pay orders etc. payable abroad.	Interest shall be recovered separately from the customer at domestic commercial rate for a transit period of 15 days. In addition, out of pocket expenses and foreign bank charges shall be borne by the customer + GST.
V14.5	Where inward remittance has to be paid in foreign currency by way of DD/TT/MT	0.10% Minimum ₹500.00 Maximum ₹2000.00 (plus Applicable GST)
<b>Outward Remittances (Other than Imports)</b>		
V15.1	Upto ₹5.00 lacs	0.10% Minimum ₹500.00 per remittance (plus Applicable GST)
V15.2	Over ₹5.00 lacs to ₹4.00 crores	0.05% Minimum ₹500.00 per remittance (plus Applicable GST)
V15.3	Over ₹4.00 crores	0.025% (plus Applicable GST)
<b>Note:</b>		
<ul style="list-style-type: none"> <li>• 50% relaxation in charges for outward remittance representing education fee/charges.</li> <li>• Full waiver in charges for outward remittance representing education fee/charges of existing/retired staff members</li> </ul>		
<b>Certificates</b>		
V16.1	On security papers (numbered form)	₹250.00 per certificate (plus Applicable GST)
V16.2	On other than security papers	₹100.00 per certificate (plus Applicable GST)
<b>Clean instruments for collection</b>		

V17.1	Clean Instrument for collection abroad	0.25% Minimum ₹250.00 (plus Applicable GST) In addition out of pocket expenses & foreign Bank Charges shall be borne by the customer.
<b>Foreign currency notes shall be sold/bought at foreign currency selling/buying rates.</b>		
<b>EEFC Accounts</b>		
V18.1	Debit to EEFC accounts	No commission/charges
V18.2	Credit to EEFC accounts	No commission/charges
<b>Forward Contracts</b>		
V19.1	For booking of Sale/Purchase Contracts Upto ₹10.00 Lacs Above ₹10.00 lacs	₹300.00 (plus Applicable GST) ₹600.00 (plus Applicable GST)
V19.2	For each request for early delivery, extension or cancellation	₹600.00 (plus Applicable GST)
V20.1	Sharing of Commission: If any Import/Non import transaction is being handled by AD-BU on behalf of Non-AD BU, the commission shall be shared in the ratio of 2:1, i.e. 2/3rd share to AD BU and 1/3rd share to Non-AD BU	

**W:-Charges for handling ODI, FDI and ECB**

<b>Overseas Direct Investment in JV/WOS</b>		
W1.1	First Time Charges for handling fresh ODI application for allotment of UIN and initial remittance (Automatic as well as approval route)	₹5000/- flat one time charge (plus Applicable GST)
W1.2	For Reporting of each subsequent remittance & reporting of ODI part II	₹500/- per reporting (plus Applicable GST)
W1.3	For Reporting of Annual Performance Report (APR)	₹500/- for each reporting (plus Applicable GST)
W1.4	For filing Closure Report in case of Disinvestment	₹1000/- for each closure report on disinvestment (plus Applicable GST)
W1.5	For seeking Approvals from RBI on various issues related to ODI in existing projects or modification in capital structure (section C).	₹500/-for handling each request (plus Applicable GST)
<b>Foreign Direct Investment (FDI)</b>		
W1.6	For handling Advance reporting & FC-GPR(A) & FCTRS forms	0.125% of remittance amount with a minimum charge of ₹ 500/- & maximum charge of ₹ 5000/- (plus Applicable GST)
<b>External Commercial Borrowings (ECB)</b>		
W1.7	Allotment of LRN & filing of Form 83	₹ 5000/- flat one time charge. (plus Applicable GST)
W1.8	Monthly ECB-2 Return	₹ 500/- for each monthly reporting (plus Applicable GST)
The service charges received for handling ODI/FDI/ECB transactions & proposals should be credited to P & L Account Number XXXX530100000060		

### X:- SWIFT Charges

X1.1	LC's & SBLC (MT 700), LOU for Buyers credit (MT 799), Foreign Bank Guarantee (MT 760) Messages	₹1000.00 plus Applicable GST
X1.2	LC Amendment (MT 707/MT 799) Messages	₹250.00 plus Applicable GST
X1.3	Outward Remittance (MT 103), Import Bill Retirement (MT202), Reimbursement claim/Authorization Messages	₹350.00 plus Applicable GST
X1.4	SWIFT Message for amendment in collection schedule of export bills sent on collection at the request of customer	₹300.00 plus Applicable GST
X1.5	Stop payment SWIFT message for foreign DD (In addition to foreign bank charges/other fees)	₹150.00 plus Applicable GST
X1.6	Reminders & tracers for export bills in the normal course of business in order to follow up for realization, Message seeking disposal instructions or clarification for import bills received under collection	No charges
X1.7	DD Advice (MT 110), Acceptances, Advices of fate, Advices of discrepancy and advice of payment in case of import bills under collection or against LC	No Charges
X1.8	Any other message at the request of the customer	₹ 250.00 plus Applicable GST
The SWIFT charges recovered for outgoing SWIFT messages should be credited to P&L account number xxxx530100000045 titled "SWIFT Charges".		

### Y: e-Banking Facilities

Y1.1	Creation of new user	Free
Y1.2	Linkage of additional Cust-id to the existing user	Free
Y1.3	Reset of E-Banking Password	₹ 30/- plus GST

### Z: - Treasury Related Transactions:

Type of business	Rates of brokerage per USD 1 Mio
Spot / Outright Forward	₹ 900 + applicable GST
<b>Swaps:</b>	
a) Short Swap ( Where the delivery of second leg is upto seven working days from the First leg)	₹ 500 (₹ 250 for each leg) + applicable GST.
b) Long Swap (Where the delivery of second leg is more than seven working days from the First leg)	₹ 1000 (₹ 500 for each leg) + applicable GST.

#### Guidelines for calculating merchant rates:

The forex Card rates will be derived from the respective Foreign Currency Base-rates. Base-rate shall be up to +/- 15 paisa/pips (each side) from the interbank spot rate, depending upon the volatility of the market.

The Forex Card rates will be derived from the respective Foreign Currency Base-rates.

**i. Forex Card rates**

Exchange Margins for Forex card rates for transaction upto USD 5000 or equivalent are proposed as:

Rupees subtracted/added to base rates:

Currency	BUYING			SELLING				
	TT	BILL	TC/FC Card	Currency	TT	BILL	TC/FC Card	Currency
AUD	-0.70	-0.90	-1.10	-1.60	0.70	0.90	1.10	1.60
CAD	-0.70	-0.90	-1.10	-1.60	0.70	0.90	1.10	1.60
CHF	-0.90	-1.15	-1.35	-2.00	0.90	1.15	1.35	2.00
EUR	-0.55	-0.70	-0.85	-1.40	0.55	0.70	0.85	1.40
GBP	-0.60	-0.75	-0.90	-1.50	0.60	0.75	0.90	1.50
JPY*	-0.80	-1.00	-1.25	-1.80	0.80	1.00	1.25	1.80
SAR	-0.20	-0.23	-0.26	-0.40	0.20	0.23	0.26	0.40
USD	-0.40	-0.55	-0.70	-1.30	0.40	0.55	0.70	1.30

\*against denomination of 100 units

Please note that the above rates are subject to Market fluctuations and the bank reserves the right to make changes in the rate in accordance with the market.

**ii. Exchange margins for other than Card Rates:**

Paise subtracted/added to interbank rates:

Currency	Less than 100,000		100000 to < 500000		500000 and above
	Covered	Uncoverd	Covered	Uncoverd	Covered
AUD	9	15	6	9	2
CAD	9	15	6	9	2
CHF	15	25	8	15	2
EUR	8	12	5	8	1
GBP	9	15	5	8	1
JPY*	9	15	6	9	2
SAR	7	10	5	7	2
USD	5	7	3	5	1

\*against denomination of 100 units

**iii. Additional Para**

1	For purchase of MT, DD in respect of which cover has been received in nostro account.	Current TT buying rate.
2	Encashment/purchase of MT, DD where reimbursement is yet to be received	Deduct 10 paise on current TT buying rate, Interest to be recovered separately from the customer at appropriate rate for the transit period
3	Encashment/purchase of Cheque	Deduct 20 paise on current TT buying rate. Interest to be recovered separately from the customer at appropriate rate for the transit period

## Concessions

<b>1</b>	<b>Defense Personnel</b>
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
<b>2</b>	<b>Co-operative Banks/Land Development Banks /RRBs/Service Co-operative Societies/DRDAs</b>
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.
<b>3</b>	<b>Accounts of Govt. Department/Bodies/Corporations/Undertakings</b>
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.

<b>4</b>	<b>Staff Members</b>
4.1	<p><b>Concession in exchange on Remittances:</b></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><b>Concession in commission on collection of bills:</b></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><b>Concessions on purchase/discount of bills:</b></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"> <li>▪ 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.</li> <li>▪ Third party cheques/Instruments if any purchased from the staff members shall attract normal exchange/collection charges.</li> <li>▪ Instrument drawn on the branch where the employee draws his/her salary should only be purchased at par.</li> <li>▪ No instrument /Cheque pertaining to the account of the employee, which is drawn on a branch within the same station, should normally be purchased.</li> </ul>
4.4	<p><b>Concessions on Credit Cards / Debit Cards:</b></p> <p>No Entrance Fee / Issuance Charges / Annual Fee / Renewal Fee in:</p> <ol style="list-style-type: none"> <li>1. Debit cards linked to salary / pension account of active and retired members of staff</li> <li>2. Credit Cards (all variants) issued in the name of active &amp; retired members of staff</li> </ol>
<b>5</b>	<b>Students:-</b>
5.1	<p><b>Concessions on issue and cancellation of DDs / Pos:</b></p> <p>50% concession on normal charges for students in respect of issue a cancellation of Demand Drafts &amp; Pay Orders.</p>
<b>6</b>	<b>Charges by Currency chest holding banks</b>
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>
	<p>Branches should levy applicable GST on such service charges as per instructions issued by Balance Sheet &amp; Taxation Department, Corporate Headquarters; vide their circular No 241 dated July 11, 2017 as amended from time to time.</p>

7	<b>Relaxation in Service Charges for Forex Transactions</b>
7.1	The relaxation in service charges (if any) approved in favour of the clients before 01.08.2016 shall be valid for a period of one year from the date of respective approval and shall stand withdrawn thereafter.
<b>NOTES</b>	The General Service Charges shall not apply to those Companies/Firms/Individuals which enjoy special benefits/relaxations like Bharti Airtel, Fair Price Shops, LIC, ITC, Board of School Education etc
	<p>Concessions to Borrower Accounts: - As a retention policy of the bank, Business Heads have been given the powers to extend the relaxations in remittances excluding RTGS/NEFT to the borrower accounts on case to case basis. <u>The concessional rates to be applied to these borrower accounts are given hereunder:</u></p> <p>(I) ₹ 0.50 per thousand to the clients availing aggregate credit facility of ₹ 50.00 Lakh and above.</p> <p>(II) ₹ 1.00 per thousand to the clients availing aggregate credit facility of ₹ 20.00 Lakh up to ₹ 50.00 Lakh.</p>
	<p><b>Card Usage Charges</b> 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.</p>

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.