



Service Charges Schedule

Digital and Alternate Channels

DAC

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

A. :-Debit Card /ATM Charges

A1	<u>Issuance Charges</u>	
A1.1	MasterCard World Debit Card	₹500/- plus applicable GST
A1.2	MasterCard Platinum Debit Card	₹300/- plus applicable GST
A1.3	MasterCard Personalised Standard, Visa Classic and RuPay Classic	₹200/- plus applicable GST
A1.4	Instant Debit Card	₹100/- plus applicable GST
A1.5	Instant / Personalized RuPay Card (Jhan Dhan Accounts)	Free
Note A1:	<p>❖ Debit cards linked to salary / pension account of active and retired members of Bank staff, Basic Savings Bank Deposit Accounts, Premium Saving accounts, Small Accounts, Special Bachat Deposit Scheme, Student Accounts, Permanent employees of J&K Government, Corporate Salary Package accounts, NCC Cadets, active employees of J&K Police department, India TV employees & Pink Saving Variants for Women are exempted from Issuance Charges of MasterCard Standard/Visa Classic and RuPay Classic Debit Cards</p> <p>❖ Issuance fee for World Debit Card is applicable on cards linked to salary / pension account of active and retired members of Bank staff, Pink Silver Saving and Pink Silver Saving Salary accounts.</p> <p>❖ Debit cards linked to Pink Platinum Saving for Women, Platinum Current Account, Gold Current Account, Premium Saving Account, Premium plus Current Account, Pink Gold Saving for Women, Premium Current Account are exempted from issuance fees of Platinum and World Debit Cards.</p>	
A2	<u>Annual Charges/Renewal Charges</u>	
A2.1	Annual Fee of World Debit Card	₹ 150/- per quarter plus applicable GST
A2.2	Annual Fee of Platinum Debit Card	₹ 100/- per quarter plus applicable GST
A2.3	Annual Fee for MasterCard Personalised Standard/Visa Classic and RuPay Classic Debit Cards	₹45/- per quarter plus applicable GST
A2.4	Renewal Charges	Personalised /Instant Debit Card of MasterCard/ Visa / RuPay variant: ₹100/- plus applicable GST
NOTE A2	No Annual / Renewal Fee applicable to:	<ul style="list-style-type: none"> • Platinum / Gold Current account, Student saving account (04100), Small Saving accounts. • Premium Saving Account • Premium Plus Current Account • Basic Savings Bank Deposit Account (04015), PMJDY BSBD (04021), PMJDY Small A/Cs (04022), Mudra Accounts • Kissan Card Holders who have been issued ATM Cards. • Pink Saving Deposit Schemes for Women

		<ul style="list-style-type: none"> Active employees of J&K Police Department (<i>only Annual Fee is exempted</i>) Premium Saving Bank Scheme
A3	<u>Transaction Charges (Domestic)</u>	
A3.1	Card Usage Charges at Bank's own ATMs/Cash Recycler(other than for cash deposits) ON-US Transactions	<p>I. A charge of ₹ 21/- plus GST per financial transaction (Cash Withdrawal) shall be levied for use of OWN-bank ATMs at all locations subject to 5 free transactions per month for all types of accounts.</p> <p>II. All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free.</p>
A3.2	Card Usage Charges at other bank's ATMs/Cash Recycler (Other than for cash deposit) Off-Us Transactions	<p>Saving Account all types:</p> <p>Free for first 5 transactions in a month at all locations (Metro / Non- Metro)</p> <p>From 6th transaction onwards:</p> <p>1) Cash Withdrawal - ₹ 21 plus GST per transaction</p> <p>2) Non-Financial Transaction* - ₹ 11 plus GST per transaction</p> <p><i>*Non-financial transaction (excluding PIN Change request, Mobile and Aadhaar registrations which shall be free)</i></p>
		<p>Current Account:</p> <p>Financial Transaction: ₹ 21 per transaction Plus GST per transaction</p> <p>Non-Financial transaction*: - ₹ 11 plus GST per transaction</p> <p><i>*Non-financial transaction (excluding PIN Change request, Mobile and Aadhaar registrations which shall be free)</i></p>
Note A3:	<ul style="list-style-type: none"> ❖ Only Five ATM transactions both OFF-US as well as ON-US (inclusive of financial and nonfinancial transactions) per month free of charge are allowed to small /no frills/basic savings bank deposit accounts. ❖ In case of BSBDA and Student Saving Accounts the total number of free withdrawals including ATM withdrawals (Both ONUS and OFUS) shall not exceed 4 per month. 	
A4	<u>Transaction Charges (International)</u>	
A4.1	Debit Card- Transaction Charge at international ATMs (Financial Transaction)	<p>₹ 125 plus GST</p> <p>(For conversion, a 3.5% mark-up on MasterCard/Visa wholesale exchange rate prevailing at the time of transaction shall be applied)</p>

A4.2	Non-Financial Transaction	₹ 25/- plus applicable GST
A5	Other Charges	
A5.1	Re-PIN Request	₹50/- plus applicable GST
A5.2	Charges for issuance of duplicate card in lieu of lost/damaged Debit Card	MasterCard World Debit Card: ₹ 500/- plus applicable GST MasterCard Platinum Debit Card: ₹ 300/- plus applicable GST MasterCard Personalised Standard/ Visa / RuPay variant: ₹ 200/- plus applicable GST Instant Debit Card of Master/ RuPay variant: ₹ 100/- plus applicable GST. Instant ATM Card of Master/ RuPay variant issued to Kissan Card Holders: ₹ 50/- plus applicable GST
A5.3	PIN Release Request	₹20/- plus applicable GST
A5.4	Cash Deposit Charges at CDMs / Recyclers	Free
A5.5	Transactions denied at other bank ATM due to insufficient balance	₹ 25/- plus applicable GST

B:- Credit Card Service Charges

B1	Entrance /Joining Fee for Gold/ Platinum /World/Corporate Credit Card (Primary and add-on card)	NIL
B2	Annual Fee	<ul style="list-style-type: none"> ▪ Gold: ₹ 200 + GST ▪ Platinum: ₹ 300 + GST ▪ Govt Employees : NIL ▪ World: ₹1000 + GST ▪ Corporate: ₹ 500 + GST <p>Annual fee for a cardholder shall not be levied if a card holder transacts above the following thresholds during the year</p> <ul style="list-style-type: none"> ✓ Gold: Purchases > ₹ 50000 ✓ Platinum: Purchases > ₹ 75000 ✓ World: Purchases > ₹ 200000
B3	Renewal Fee for all variants except Govt Employees Credit Card	₹ 200 + GST
B4	Service Charges/Interest rate (purchase/cash)	3% per month (Annual Rate of 36% and APR of 42.57%)+GST
B5	Cash Advance fee at our ATMs	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
B6	Card replacement Charges	₹200/- plus applicable GST
B7	Cash Advance charges at other Bank's ATMs in India(from date of transaction)	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
B8	Cash Advance charges (Overseas)	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
B9	Late payment fee	Upto ₹100 due : NIL Above ₹100 due : ₹250+GST
B10	Charges for over limit usage	2.5% of the over-limit amount (excluding overlimit due to interest, fees, charges and taxes) subject to a minimum of ₹400+GST.
B11	Limit enhancement fee	NIL
B12	Retrieval of charge slip	Actual charges incurred with a minimum of ₹100/- per charge slip + GST
B13	PIN replacement fee	₹100 plus GST

B14	EMI Processing FEE	₹99+GST
B15	EMI Pre-Closure Charges	3% of the remaining amount + GST
B16	Charges on Rental Payments (MCC: 6513)	1% of Transaction Amount + GST
B17	Product Upgrade Fee	NIL
B18	Charges for Rejection of Chargeback Complaints (per transaction)	₹ 200 plus applicable GST *
B19	EMI Interest Rates (Transaction To EMI)	3M:14.99%, 6M:14.99%, 9M:14.99%, 12M:14.99%, 18M:14.99%, 24M:14.99%
B20	EMI Interest Rates (Outstanding To EMI)	3M:16.00%, 6M:16.00%, 9M:16.00%, 12M:16.99%, 18M:16.99%, 24M:16.99%

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 Mastercard / Visa wholesale exchange rate prevailing at the time of transaction.

For Govt. Platinum Credit cards Bank will charge cross-currency mark-up fee of 2.5% + GST on foreign currency transaction carried out on Credit Cards. The exchange rate used will be the Mastercard / Visa wholesale exchange rate prevailing at the time of transaction.

Note: For Credit Cards, updated MITC/Key Fact Statement and Charges schedule are available at <https://www.jkbank.com/crcard>

C: - e-Banking Facilities

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

D:-Remittances via online/digital mode

NEFT Customer Transaction (through Net Banking / Mobile Banking), The charges are applicable only to transactions originated and payable within India	Charges
Upto ₹10,000/-	₹1/- plus GST
Above ₹10,000/- and upto ₹1.00 lakh	₹2/- plus GST
Above ₹1.00 lakh and upto ₹2.00 lakh	₹6/- plus GST
Above ₹2.00 lakh	₹10/- plus GST

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

RTGS Customer Transactions (through Net Banking/mobile banking)

Charges

₹2.00 lakh to ₹5.00 lakh

₹13/- plus GST

Above ₹5.00 lakh

₹25/- plus GST

UPI Charges

NIL

Outward IMPS transactions through digital channels

IMPS Customer Transactions through Internet Banking/Mobile banking	Charges
Upto ₹1000	₹ 2.5/- plus GST
Above ₹1000 upto ₹ 25000	₹ 5/- plus GST
Above ₹25000 upto ₹ 500000	₹ 15/- plus GS

AEPS

Cash Withdrawal Using Debit Card /
AEPS ONUS (Maximum upto ₹5000/-)

First four withdrawals per month : FREE
Beyond Four : ₹5/- plus GST

Note:-

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

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.