



# Service Charges Schedule

## Digital And Alternate Channels

### DAC

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

## A:-Debit Card/ATM Charges

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

<b>A4</b>	<b>International Transactions</b>	
A4.1	Debit Card- Transaction Charge-Non J&K Bank international ATMs Financial Transaction	<b>₹ 125 plus GST</b>  (For conversion, a 3.5% mark-up on Master Card wholesale exchange rate prevailing at the time of transaction shall be applied)
A4.2	Non-Financial Transaction	₹ 25/- plus applicable GST
A4.3	Transactions denied at other bank ATM due to insufficient balance	₹ 25/- plus applicable GST
<b>A5</b>	<b>Other Charges</b>	
A5.1	Re-PIN Request	₹50/- plus applicable GST
A5.2	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
A5.3	PIN Release Request	₹20/- plus applicable GST
A5.4	Annual Fee	₹45/- per quarter plus applicable GST for all Debit Cards
A5.5	Renewal Charges	Personalized/Instant Debit Card of Master / RuPay variant: ₹100/- plus applicable GST
A5.6	Cash Deposit Charges at CDMs / Recyclers	Free
NOTE	No Annual / Renewal Fee applicable to:	<ul style="list-style-type: none"> <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 BSBD (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>
A5.7	Purchase Transactions	Free
A5.8	Charges for Rejection of Chargeback Complaints (per transaction)	₹ 200 plus applicable GST *

## B:- Credit Card Service Charges

<b>B1</b>	Entrance /Joining Fee for Gold/ Platinum /World/Corporate Credit Card (Primary and add-on card)	NIL
<b>B2</b>	Annual Fee	<ul style="list-style-type: none"> <li>▪ Gold: ₹ 200 + GST</li> <li>▪ Platinum: ₹ 300 + GST</li> <li>▪ Govt Employees : NIL</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>B3</b>	Renewal Fee for all variants except Govt Employees Credit Card	₹ 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>B4</b>	Service Charges/Interest rate (purchase/cash)	3% per month + GST
<b>B5</b>	Cash Advance fee at our ATMs	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
<b>B6</b>	Card replacement Charges	₹200/- plus applicable GST
<b>B7</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>B8</b>	Cash Advance charges (Overseas)	3 % of the amount with a minimum of ₹300/- for each transaction plus GST
<b>B9</b>	Late payment fee	₹100/- plus GST
<b>B10</b>	Charges for over limit usage	2.5% of over limit amount subject to a minimum of ₹400/- plus GST.
<b>B11</b>	Limit enhancement fee	NIL
<b>B12</b>	Retrieval of charge slip	Actual charges incurred with a minimum of ₹100/- per charge slip + GST

<b>B13</b>	PIN replacement fee	₹100 plus GST
<b>B 14</b>	Product Upgrade Fee	NIL
<b>B 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

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

<b>RTGS Customer Transactions (through Net Banking/mobile banking),</b> The charges are applicable only to transactions originated and payable within India	<b>Charges</b>
₹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 (w.e.f 28/07/2020)

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

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

#### AEPS

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

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

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

#### **Concessions on Credit Cards / Debit Cards:**

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

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

#### **Card Usage Charges**

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

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

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