

Service Charges Schedule

Strategy & Business Development Division



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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)

Time of settlement at the RBI		Transaction Slab	Charges
From	To		
08.00 Hrs	12.00 Hrs	₹2.00Lakh to ₹5.00 Lakh	₹25 plus Applicable GST
		Above ₹5.00 Lakh	₹50 plus Applicable GST
After 12.00 Hrs	15.30 Hrs	₹2.00 Lakh to ₹5.00 Lakh	₹26 plus Applicable GST (₹25 + ₹1 as Time varying Tariff)
		Above ₹5.00 Lakh	₹51 plus Applicable GST (₹50 + ₹1 as Time varying Tariff)
After 15.30 Hrs	17.30 Hrs	₹2.00 Lakh to ₹5.00 Lakh	₹30 plus Applicable GST (₹25 + ₹5 as Time varying Tariff)
		Above ₹5.00 Lakh	₹55 plus Applicable GST (₹50 + ₹5 as Time varying Tariff)
After 17.30 Hrs		₹2.00 Lakh to ₹5.00 Lakh	₹30 plus Applicable GST (₹20 + ₹10 as Time varying Tariff)
		Above ₹5.00 Lakh	₹55 plus Applicable GST (₹45 + ₹10 as Time varying Tariff)

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

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 (NEW)

Upto ₹1000/-	NIL
Above ₹1000/- to 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

IMPS through Mobile Banking and e-Banking (NEW)

Upto ₹1000/-	NIL
Above ₹1000/- to 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

AEPS (NEW)

Cash Withdrawal Using Debit Card / AEPS ONUS (Maximum upto ₹5000/-)	First four withdrawals : FREE Beyond Four : ₹5/- plus GST
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<p>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. However, time varying tariff given below shall be recovered from these accounts</p>			
<p>50% concessions on normal service charges for students in respect of issue and cancellation of Demand Drafts/ Pay Orders</p>			
<p>Disbursement of loan proceeds by means of Account Payee PO/DD/Other transfers shall be allowed at par.</p>			
<p>Postal/Courier Charges and out of pocket expenses like telephone, fax etc should be recovered on actual basis.</p>			
<p>Remittances above ₹50000/- shall be effected by debit to the Account only.</p>			
<p>Free DD / PO facility to be provided to high end current account variants as under:</p>			
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
<p>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:</p>			
<p>(I) ₹ 0.50 per thousand to the clients availing aggregate credit facility of ₹ 50.00 Lakh and above.</p>			

B:-Commission on collection Bills/Cheques

B1:- Commission on Collection of Bills			
B1.1	Inter Bank & Inter Branch		
	Bills (Demand / Usance) Inter Branch/ Interbank, Charges to be levied at collecting BU only	Up to ₹ 10000/-	₹ 75/- plus applicable GST + actual out of pocket expenses.(out of pocket expense to be recovered manually)
		Above ₹ 10000/-	₹7/- per thousand (Maximum ₹35000/-) plus applicable GST + actual out of pocket expenses.(out of pocket expense to be recovered manually)
B1.3	Commission on Collection of Cheques		
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.
Note:	Within same Centre/clearing Zone and at speed clearing centers: Free		
	The above facility should be provided free of charge to Platinum, Gold, Premium Plus Current Accounts and those cash credit accounts availing limit above or equal to ₹ 20.00 Lakh.(Charges to be waived manually, message with regard to eligibility will be displayed)		
	Cheques cleared through Clearing Mechanism: Free		
	Government Cheques which are paid by treasuries and are not realized through Clearing Mechanism to be treated as Demand Bill for charges		

C:-Cash Deposit Transactions/Anywhere Banking/Intersol Charges
 (Deposit of cash free of charges within the overall Daily limit would include both Base and Non-Base Branch)

All Savings Bank Variants (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 (excluding alternate channel transactions like CDMs)	₹50 + Applicable GST per transaction
Cash Deposit Transactions: Current Account /Cash Credit Accounts/SOD Accounts (Excluding Alternate channel transactions like CDMs)		
C1.0.2	<ul style="list-style-type: none"> Basic Current Account & Grameen Current Account Cash Credit Accounts/SOD Account availing facility upto ₹10.00 Lakh 	Upto ₹100000/- per day : Free Beyond ₹100000/- per day: ₹0.75 per ₹1000+ GST Minimum ₹50/- + GST Maximum ₹20000/- + GST
C1.0.3	<ul style="list-style-type: none"> Premium Current Account CC Accounts/SOD Accounts availing facility upto above ₹10.00 Lakh upto ₹30.00 Lakh 	Upto ₹200000/- per day : Free Beyond ₹200000/- per day: ₹0.75 per ₹1000+ GST Minimum ₹50/- + GST Maximum ₹20000/- + GST
C1.0.4	<ul style="list-style-type: none"> Premium Plus Current Account 	Upto ₹300000/- per day : Free Beyond ₹300000/- per day: ₹0.75 per ₹1000+ GST Minimum ₹50/- + GST Maximum ₹20000/- + GST
C1.0.5	<ul style="list-style-type: none"> Gold Current Account 	i) Upto ₹500000/- per day : Free ii) Beyond ₹500000/- per day: ₹0.75 per ₹1000+ GST Minimum ₹50/- + GST Maximum ₹20000/- + GST
C1.0.6	<ul style="list-style-type: none"> Platinum Current Account CC/SOD Accounts availing facility above ₹30.00 Lakh and account holders who have aggregate term deposit of ₹20.00 Lakh with the B/Us 	Unlimited Free

	InterSol Cash Deposit Transactions: Cash Credit Accounts/SOD Accounts/ Current Account / Saving Account (Excluding Alternate channel transactions like CDMs) Excluding Financial Inclusion accounts like BSBD & Small Accounts	
C1.1	Deposit of cash at Non Base Branch	₹ 3.00 per ₹ 1000/- Minimum ₹ 50/- per transaction plus GST Maximum Limit for depositing cash at non base branch is ₹500,000/- per day per account. No Inter SOL cash deposit charges for depositing cash in RD, Child Care, Term Loan, Platinum Current Account & all types of NPA accounts.
C1.2	Cash Payment to Drawer at Non Base Branch. Limit ₹ 200000/- per Instrument	Free
C1.3	Cash Payment to Third Party at Non Base Branch. Limit ₹ 50000/- per Instrument	Free
C1.4	Transfer Transaction done at a non-base branch involving funds transfer between two non-base branches. Limit ₹10.00 Lakh per day per account. (Erstwhile called as Third Branch Transaction)	Free
C1.5	Transfer Transaction for Remittances like DD / PO /RTGS / NEFT done at a non-base branch. Limit ₹ 10.00 Lakh per day per account	Same charges as for DD / PO / RTGS / NEFT made at base branch.
C1.6	Cash Transaction for Remittances like DD / PO /RTGS / NEFT done at a non-base branch. Limit ₹ 0.50 Lakh per day	Same charges as for DD / PO / RTGS / NEFT made at base branch.
C1.7	Collection Cheques/ DDs/ Pay Orders drawn on other banks for credit to the account of the beneficiary maintaining his / her account at remote branch located outside clearing center.	Upto ₹ 500: ₹ 20 plus GST ₹501 - ₹10000: ₹ 50 plus GST ₹10001 - ₹1 Lakh: ₹100 plus GST ₹Above ₹1 lakh: ₹150 plus GST Platinum, Gold, Premium Plus Current Accounts and Cash credit accounts availing limit above ₹ 20.00 Lakh: Free Collection by way of clearing / speed clearing / National Clearing / CTS : Free
C1.8	Transfer Transaction for Issuing Call Deposit Receipt at a Non Base Branch.	₹ 20/- plus GST per CDR up to ₹ 4999/- CDR of ₹ 5000/- and above: Free
C1.9	Cash Transaction for Issuing Call Deposit Receipt at a Non Base Branch. Limit ₹ 0.50 Lakh per day	₹ 50/- plus GST per CDR

D:-Cheque Book Charges

D1	Charges	₹3/- per cheque leaf for SB Accounts, Basic Current Accounts, Grameen Current Accounts, Cash Credit Accounts & SOD Accounts. ₹ 2/- for higher Current Account Variants.
D2	Free cheque leaves per year	
D2.1	Savings Bank Account (All variants)	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	50
D2.8	Borrowal Accounts with limits above ₹10.00 lakhs	100

E:-Purchase / Discount of Documentary / Clean Bills

E1	Bills Purchase (Demand Bills / Cheques / Demand Drafts / Pay Orders issued by other banks)
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	<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 4th 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 14th 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 14th 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>
E2	Discounting of Bills (Usance) Where regular bills limit is sanctioned in favour of the party
	<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>
E3	Discounting of Bills (Usance) Where no regular bills limit is sanctioned in favour of the party
	<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>
E4	Discounting of Bills(Usance) Backed by ILCs

Bills with Usance period up to 180 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)

Bills with Usance period of 181 days to 365 days: Discount at Fixed interest rate which is equivalent to 1 year MCLR + 1.00% as on date of Discount + Negotiation Charges as applicable + out of pocket expenses.(out of pocket expense to be recovered manually)

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.

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%

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.

F:-Bill / Cheque Return Charges

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

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

G1	Revalidation of Instrument	40/- plus GST (For Govt. Departments/Universities Free)
G2	Cancellation of Instrument	50/- Plus GST
G3	Issue of Duplicate Instrument	60/- plus GST
G4	Stop Payment Instructions (Per Instrument)	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
G5	Statement of Account (A copy of all the transactions in a month or/and quarter)	FREE
G6		₹25 per folio plus GST: Max: ₹ 250/-

	Duplicate Statement of Account (A copy of all the transactions in a particular period other than the latest expired month / quarter)	(Folio consists of 40 transactions.) Duplicate Statement of accounts for Gold and Platinum Current Accounts & All Salary Accounts: Free	
G7	Duplicate Passbooks of SB/CD/Retail loan accounts	₹ 50/- Plus GST	
G8	Standing Instructions	Free	
G9	Issuance of loose cheques	₹ 15/- plus GST per leaf for SB A/C ₹ 25/- plus GST per leaf for CD A/c	
G10	Issuance of Call Deposit receipt	Cash (Limit ₹ 50000/-)	Transfer / Non Cash
		₹ 30/- per CDR	₹ 15/- per CDR up to ₹ 4999/- CDR of ₹ 5000/- and above: Free

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 without Cheque book (Minimum AMB: ₹1000/-)	₹ 25 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹ 250/- per month + GST, whichever is lower
H11	General SB A/C with Cheque Book (Minimum AMB: ₹2000/-)	₹ 25 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹ 500/- per month + GST, whichever is lower

H12	Deluxe SB A/C (Minimum AMB: ₹5000/-)	₹ 25 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹ 1250/- per month + GST, whichever is lower
H13	Deluxe Salary A/C (Minimum AMB: ₹5000/-)	₹ 25 plus GST per ₹100 of the shortfall from Average Monthly Balance Requirement OR ₹ 1250/- per month + GST, whichever is lower
H14	Current Account Government. (Minimum AMB: NA)	NIL
H15	Basic CD A/C (Minimum AMB: ₹ 4000/-)	₹200/- Plus GST per Month
H16	Grameen CD A/C (Minimum AMB: ₹ 2000/-)	₹100/- Plus GST per Month.
H17	Premium CD A/C (Minimum AMB: ₹ 50000/-)	₹400/- Plus GST per Month.
H18	Premium Plus CD A/C (Minimum AMB: ₹ 100000/-)	₹600/- Plus GST per Month.
H19	Gold CD A/C (Minimum AMB: ₹ 250000)	₹1200/- Plus GST per Month
H20	Platinum CD A/C (Minimum AMB: ₹ 500000)	₹2500/- Plus GST per Month
NOTES	Calculation of Average Monthly Balance: Sum of Daily Closing balance for a month / Number of days in the Month. The calculation of AMB (for charges calculation) has been customized by DC wherein debit balances in a CD account are treated as 0 (Zero) i.e. on the day when there is a debit balance in a CD account the day will count while as debt balance will not be counted for calculation.	
	Charges shall be applied centrally on quarterly basis & if an account is not having balance equal to applicable charges a lien (equal to the applicable charges) shall be marked in such cases. The lien should get withdrawn when the account is funded so as to realize the charges in arrears.	
	SMS Alert / e-mail shall be sent to all such Saving Bank customers at least 30 days in advance whose accounts qualify for minimum balance charges, informing them about the shortfall and likelihood of charges being levied if minimum balance is not restored within 30 days from the date of notice.	
	If a customer is found to be in default in maintaining the prescribed minimum average quarterly balance for two consecutive quarters, the customer is to be cautioned by way of a notice that if he fails to fund his account in the ensuing quarter, his account will be closed and he will be solely responsible for any consequence thereof. The account shall be closed after due notice (as above) if it qualifies for minimum AMB charges three times in a row. DC (Operations) to prompt the required notice in all such accounts where minimum average quarterly balance for two consecutive quarters has been levied and put a system check to the effect that all accounts wherein minimum AMB Charges are levied three times in a row (whether recoverable / partly recoverable or not recoverable) are closed by the branch.	
	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.	

I:-Safe Deposit Lockers/ Safe Custody Charges

Safe Deposit Locker/ Safe Custody Charges						Revised Rate (exclusive of GST)		
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	Extra large	₹6000	₹6000	₹6000
H1	mm	321	210	492				
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

J: Ledger Folio Charges (Incidental)

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

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

N/A

L:-Debit Card/ATM Charges

L1	One- Time Issuance Fee (First Instant Master EMV Debit Card)	₹100/- plus applicable GST
	Personalized EMV Debit Card of MasterCard	₹200/- plus applicable GST
	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 are exempted from Issuance Charges.	
L2	Card Usage Charges at Bank's own ATMs (ON-US Transactions)	A charge of ₹ 20/- plus GST per financial transaction and ₹ 10/- plus GST per non-financial transaction shall be levied for use of OWN-bank ATMs at all locations subject to 15 free transactions (inclusive of financial and non-financial transactions) per month for all types of accounts.
L3	Card Usage Charges at other bank's ATMs* (Off-Us Transactions) *Domestic Transactions at Both NFS and MasterCard ATMs	Saving Account: Free for first 5* transactions in a month at all locations (Metro / Non- Metro) From 6th transaction onwards: Cash Withdrawal – ₹ 20 plus GST per transaction Non-Financial Transaction – ₹ 10 plus GST per transaction * Includes both financial (Cash withdrawal) & non-financial (Balance Enquiry, PIN Change & Mini statement) transactions.
		Current Account# :₹ 20 per transaction** Plus GST Balance Enquiry - NIL **Includes both financial (Cash withdrawal) & non-financial (PIN Change & Mini statement) transactions. #15 free transactions (inclusive of financial and non-financial transactions) at other Bank's ATMs per month at domestic locations for Platinum Current account & Gold Current account.
Note	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.	
L4	International Transactions	

L4.1	Debit Card- Transaction Charge-Non J&K Bank international ATMs Financial Transaction	₹ 100/- + 3.5% of transaction per cash withdrawal plus applicable GST
L4.2	Non-Financial Transaction	₹ 25/- plus applicable GST
L4.3	Transactions denied at other bank ATM due to inadequate balance	₹ 25/- plus applicable GST
The Bank will charge cross-currency mark-up of 3.5% on foreign currency transaction carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction.		
L5	Other Charges	
L5.1	Re-PIN Request	₹ 50/- plus applicable GST
L5.2	Charges for issuance of duplicate card in lieu of lost/damaged Debit Card	EMV Instant Debit Card of Master/ RuPay variant: ₹ 100/- plus applicable GST. Personalized EMV Debit Card of Master / RuPay variant: ₹ 200/- plus applicable GST EMV Instant ATM Card of Master/ RuPay variant issued to Kissan Card Holders: ₹ 50/-
L5.3	PIN Release Request	₹ 20/-
L5.4	Annual / Renewal Fee	₹ 40/- per quarter plus applicable GST for both EMV & Mag Stripe debit cards of Master/ RuPay variant
NOTE	No Annual / Renewal Fee applicable to:	<ul style="list-style-type: none"> Platinum / Gold Current account Student Saving account (04100) Small Saving accounts. Basic Savings Bank Deposit Account (04015) Kissan Card Holders who have been issued ATM Cards. Debit cards linked to salary / pension account of active and retired members of staff.
L5.5	Merchant Establishment (Point of Sale) purchases	Free

M:- Credit Card Service Charges

M1	Entrance Fee for Blue/ Silver/ Gold Credit Card	Mag Stripe Card: Not to be issued Chip Based Card: ₹200/- plus applicable GST
M2	Annual Fee	Mag Stripe Card: Not to be issued Chip Based Card: ₹300/- plus applicable GST
M3	Renewal Fee	
Note	Credit Cards (all variants) issued in the name of active & retired members of staff are exempted from Entrance Fee / Annual Fee / Renewal Fee	
M4	Add-on Card	Mag Stripe Card: Not to be issued Chip Based Card: ₹300/- plus applicable GST
M5	Service Charges/Interest rate (purchase/cash)	2.25% per month
M6	Cash Advance fee at our ATMs	2% of the amount with a minimum of ₹200/- for each transaction plus GST
M7	Card replacement Charges	Chip Based Card: ₹350/- plus applicable GST
M8	Cash Advance charges at other Bank's ATMs in India(from date of transaction)	2.5% of the amount with a minimum of ₹200/- for each transaction
M9	Cash Advance charges (Overseas)	2.5% of the amount with a minimum of USD 5 for each transaction
M10	Late payment fee	₹100/-
M11	Charges for the credit limit usage	NIL
M12	Charges over limit account	2% of over limit amount subject to a minimum of ₹250/-
M13	Limit enhancement fee	₹200/- plus GST for each enhancement
M14	Retrieval of charge slip	Actual charges incurred with a minimum of ₹100/- per charge slip.
M15	PIN replacement fee	₹100 plus GST
The Bank will charge cross-currency mark-up of 3.5% on foreign currency transaction carried out on Credit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction.		

N:-General Miscellaneous service Charges

N1	Closure Of Account Saving Account Current Account	<p>Saving Account*</p> <p>Upto 14 days of opening : NIL After 14 days: ₹150/- plus GST</p> <p>Current Account</p> <p>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>*Excluding Basic Savings Bank Deposit Account, Pradhan Mantri Jan Dhan Yojna & Small Accounts opened under Financial Inclusion</p>
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NOTES	NOTES	1) No charges shall be levied in case account is closed Owing to the Death of the account holder. 2) No Charges to be levied for closure of account within 14 days from the date of opening. 3) No Charges to be levied for closure of account beyond one year from the date of opening.
N2	Addition /deletion of names in joint accounts/ changes in operational instructions	Free
N3	Addition of Nomination not previously done	Free
N4	Allowing operation in account through Power of Attorney /Mandate holder	₹ 200/- plus GST per A/c
N5	Change of Authorized Signatory including reconstitution of account	₹ 100/- plus GST for every change
N6	For saving Bank Account cash withdrawals from counter either by cheque or otherwise exceeding 50 per half year	₹20/- plus GST per withdrawal (Exceeding 50 per half year)
N7	Loss of complete Cheque book and surrender of unused cheque leaves (Above 50% of unused leaves) Saving Bank A/C Current/Overdraft/Cash credit	NIL
N8	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
N9	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
	Postage (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.	₹100/- plus GST per transaction
	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	SMS Alert Service	
<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"> 1. Debit / ATM Card at ATM/ POS. 2. Internet Banking / Mobile Banking / e-Commerce. 3. NEFT transactions once funds are credited to beneficiary account. 4. Accounts of active & retired members of staff. 5. Student Saving accounts. 		
N17	Charges by Currency chest holding banks	
<p>₹5/- plus GST per note packet of 100 pieces on cash deposited by non-chest bank BU of other banks. However, our own non-chest B/Us, Co-Op. Banks, RRBs are exempted from paying such charges.</p>		
N18	Customers doing more than 50 transactions(cash withdrawals only) over the counter per month in SB Accounts:	₹ 20/- plus GST per transaction

O:-Loan Processing Charges

O1	For all types of Working Capital facilities/Bank Guarantee/Letters of Credit forming part of working Capital Facility (Fresh Sanction)	
O1.1	Upto ₹ 20000/-	NIL
O1.2	₹ 20000/- Upto ₹ 2.00 Lakh	0.15% of the loan amount Plus applicable GST subject to minimum of ₹300/-
O1.3	Above ₹2.00 Lakh	0.25% of the loan amount Plus applicable GST: Maximum ₹15.00 Lakh
O2	Processing charges on Term Loans * *except those schematic term loans which have Processing Charges prescribed in scheme document.	
O2.1	Upto ₹ 20000/-	NIL
O2.2	₹ 20000/- to ₹ 2.00 Lakh	0.20% of the loan amount Plus applicable GST Min: ₹ 300
O2.3	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.25% of the loan amount Plus applicable GST
O2.4	Above ₹ 100.00 Lakh	1% of the loan amount Plus applicable GST
O3	Processing charges on Non Fund based facilities which do not form part of working capital facility	
O3.1	Upto ₹ 5.00 Lakh	0.10% of the limit sanctioned Plus applicable GST Minimum ₹300/-
O3.2	Above ₹ 5.00 Lakh	0.15% of the limit sanctioned Plus applicable GST Maximum ₹5.00 Lakh.
O4	Processing charges on Renewal of Fund & Non Fund based facilities	
O4.1	Upto ₹ 5.00 Lakh	NIL
O4.2	Above ₹ 5.00 Lakh	0.10% of the limit Plus GST Maximum ₹2.50 Lakh
O5	Processing charges for retail loans	
O5.1	Housing Finance	0.25% on the loan amount plus applicable GST Minimum: ₹ 5000/- Maximum ₹25000/- (No Processing Charges in case of takeover from other banks/ FIs)
O5.2	Car Finance	0.50% of loan amount plus applicable GST Minimum: ₹1500/- Maximum ₹15000/-
O5.3	Personal Consumption Loan for Professionals/Businessmen	0.50% of the loan amount plus applicable GST Maximum ₹7500/-
O5.4	Two Wheeler Finance	0.50% of the loan amount plus applicable GST Minimum: ₹500/-

O5.5	Smart Phone Finance	₹350/- plus applicable GST
O5.6	Education Loan for Pursuing Higher Education in India & Abroad	
	For studies in India	Nil
	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.
O5.6	Scooty Finance	NIL
O5.7	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.		

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	Revolving LC	
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	ILC / Revolving LC above ₹ 5.00 Crore	
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	LCs established against higher cash margins.	
	i) 100% cash margin ii) 75% or Above Cash Margin iii) 50% or Above Cash margin	25% of normal charges 50% of normal charges 75% of normal charges
P6	Amendments to LC	
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	Other Charges	

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
NOTES	<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

Q1	Bank Guarantee Issued against below 50%cash margins.	<p>Performance Guarantee: 0.20% p.m plus GST Financial Guarantee: 0.25% p.m plus GST 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"> Claim period which has been incorporated by virtue of specific request from the applicant shall qualify for levy of commission upfront. <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 not qualify for levy of commission upfront but branches shall recover 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 actual claim period availed by the beneficiary</p>
Q2	<p>Guarantees backed by 50% or above cash margins.</p> <p>i) 100% ii) 75% or Above iii) 50% or Above</p>	<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>
NOTES	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

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

S:-Commitment Charges

S1	Fund Based Limits (Working Capital)	
S1.1	₹ 100.00 Lakh and above	0.50% p.a. plus GST on the entire unutilized portion if average utilization is less than 50% 0.25% p.a. plus GST on the entire unutilized portion if average utilization is more than 50% but less than 70%.
S2	Term Loans	
S2.1	For Limits exceeding ₹ 500.00 Lakh	1.00% plus GST for delayed drawdown beyond three months from the specified drawdown schedule.

T:- Prepayment Charges

Foreclosure charges / Pre-Payment Penalty		
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	NIL 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 MSEs up to ₹ 50.00 lakh at fixed interest rate.	
T1.5	All loans to MSEs (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 For Bills above Rs 5.00 Lakh: ₹1200.00
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% Subject to Min. of ₹600.00 & Max. of ₹2000.00
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
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
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/-
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
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

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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
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
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
<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
U4.2	Issuance of e-BRC	₹50.00 per BRC
U4.3	Issuance of FIRC	₹250.00 Per FIRC
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%
Miscellaneous Instructions		
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 para A.1.1 on the amount negotiated/purchased /discounted Charges vide para A.2.1 on the amount handled on collection basis.
A.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

Import Letter of Credit/Revolving letter of credit.		
V1.1	For LC's upto ₹2.00 Crores <ul style="list-style-type: none"> • Commitment charges for each quarter or part thereof for full validity of credit • Usance Charges For bills upto 10 days sight For bills over 10 days upto 3 months For bills over 3 months 	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.
V1.2	For LC's above ₹2.00 crores to ₹8.00 crores	As per B.1.1 above upto ₹2.00 crores plus 3/4 of the specified rate at B.1.1 exceeding ₹2.00 crores.
V1.3	For LC's above ₹8.00 crores to ₹16.00 crores	As per B.1.2 above upto ₹8.00 crores plus 1/2 of specified rate at B.1.1 exceeding ₹8.00 crores.
V1.4	For LC's above ₹ 16.00 crores	As per B.1.3 above upto ₹16.00 crores plus 1/4 of the specified rate at B.1.1 exceeding ₹16.00 crores.
For example, if LC of ₹30.00 crores is issued, Normal charges (Commitment/usance) as per 'B.1.1' upto ₹2.00 crores, 75% of the normal charges as per B.1.1 for next ₹6.00 crores (i.e. from ₹ 2.00 crores to ₹ 8.00 crores), 50% of the normal commission as per B.1.1 for next ₹8.00 crores (i.e. from ₹ 8.00 crores to ₹ 16.00 crores) & 25% of the normal commission as per B.1.1 for next ₹14.00 crores (i.e. from ₹ 16.00 crores to ₹ 30.00 crores) shall be charged.		
Additional Relaxation in commission based on Cash Margin held against the LC: 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 B.1 above. More than 50% and up to 75%: The applicant concern shall be eligible for relaxation of 20% on the commission charges as per B.1 above. Above 75%: The applicant concern shall be eligible for relaxation of 30% on the commission charges as per B.1 above		
Reinstatement Charges (Revolving letter of credit): Upon reinstatement under revolving letter of credit, the charges recoverable shall be as per B.1 above.		
Amendments to Letter of Credit		

V2.1	Extension in validity of LC within the period for which issuance charge has been recovered	₹500.00 per amendment
V2.2	Extension in validity of LC beyond the period for which issuance charges has been recovered.	Issuance/usance charges as applicable as per B.1 above for enhanced period + amendment charges ₹500.00.
V2.3	Enhancement in value of LC	Issuance/usance charges as applicable as per B.1 above for enhanced value+ amendment charges ₹500.00.
V2.4	Any other amendment	₹500.00 per amendment
V2.5	Revival of expired LC within 3 months from the date of expiry	Issuance and usance charges as per B.1 above, from the date of expiry to the validity date of revived LC + amendment charges ₹500.00.

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

V3.1	Upto ₹2.00 crores	0.50% per quarter or part thereof
V3.2	Above ₹2.00 crores Upto ₹8.00 crores	As per B.3.1 above upto ₹2.00 crores plus 3/4 of the specified rate at B.3.1 exceeding ₹2.00 crores.
V3.3	Above ₹8.00 crores to ₹16.00 crores	As per B.3.2 above upto ₹8.00 crores plus 1/2 of specified rate at B.3.1 exceeding ₹8.00 crores.
V3.4	Above ₹ 16.00 crores	As per B.3.3 above upto ₹16.00 crores plus 1/4 of the specified rate at B.3.1 exceeding ₹16.00 crores.

Buyers/Suppliers credit issued against sanctioned Limit

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
V4.2	More than 6 months upto one year from the date the payment was originally due	As per B.4.1 up to 6 months & 0.16% per quarter or part thereof for the period exceeding 6 months (Minimum of ₹ 1000.00)
V4.3	More than one year from the date the payment was originally due	As per B.4.2 up to one year & 0.14% per quarter or part thereof for the period exceeding One year (Minimum of ₹ 1000.00)

For LC's/Buyers/Suppliers credit issued against 110% cash margin (100% cash margin, if the exposure is hedged)

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
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

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
Import Bills Under LC		
V6.1	Retirement/ crystallization charges	Flat ₹500.00
V6.2	Retirement charges where no exchange benefit accrues to the bank.	0.10% upto ₹4.00 crores 0.05% above ₹4.00 crores
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.
V6.4	Discrepancy charges in case of non-confirming documents under L.C.	USD50.00 per discrepancy to be recovered from negotiating bank/beneficiary.

Import Bills not under LC		
V7.1	Retirement/Handling charges for each bill Up to ₹ 10.00 lacs	₹ 1000.00
V7.2	Above 10.00 lacs and up to ₹ 100.00 lacs	₹ 1500.00
V7.3	Above ₹ 100.00 lacs	₹ 2000.00
V7.4	Retirement/Handling charges where no exchange benefit accrues to the bank.	0.10% upto ₹4.00 crores 0.05% above ₹4.00 crores
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 For Bills above ₹ 10.00 lacs: ₹500.00 per quarter or part thereof
Import bills received directly by the Importer		
V8.1	For Handling/effecting remittance for each bill Upto ₹10.00 Lacs	₹1000.00
	Above ₹10.00 to ₹100.00 lacs	₹1500.00
	Above ₹100.00 lacs	

		₹2000.00
Advance Remittance against Import		
V9.1	For effecting advance remittance Upto ₹10.00 Lacs	₹ 1000.00
	Above ₹10.00 to ₹100.00 lacs	₹ 1500.00
	Above ₹100.00 lacs	₹ 2000.00
Countersigning/Co-acceptance/Avalisation of Import Bills**		
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%
V10.2	For bills above ₹ 4.00 crores a) Up to ₹ 4.00 crores b) In excess of ₹ 4.00 crores	As specified at B.10.1 ½ of the specified rate at B.10.1
**Business units shall seek approval from FEBD CHQ before countersigning/Co-acceptance/Availment of the import bills		
V11.1	Import documents covering Project Imports: 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	
Merchanting Trade		
V12.1	For import leg	Commission as per 'B' above.
V12.2	For Export leg	Commission as per 'A' for export related transactions.

Guarantees		
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 ₹500.00 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% at the time of issuance of Guarantee for 3 months. Beyond 3 months, additional commission @0.15% per month or part thereof upto the period the guarantee remains operative ½ of the above specified rates
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 0.35% per annum
V13.4	In case of guarantees upto ₹4.00 crores issued against 100% counter guarantees of Government of India	0.30% per annum
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%
V13.6	In case of guarantees mentioned at 9.A.3, 9.A.4 and 9.A.5 issued for above ₹4.00 crores	½ of the above specified rate.
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
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. 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
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.		

V13.9	Deferred payment guarantees covering import of goods into India/repayment of foreign currency loans upto ₹4.00 crores	0.50% per quarter 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.
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	Above ₹4.00 crores Upto ₹4.00 crores	At full rate as specified above.
	In excess of ₹4.00 crores	½ of the specified rate.
V13.10	All other Guarantees Upto ₹4.00 crores	0.15% per month for the specified period of liability.
	In excess of ₹4.00 crores	½ of the specified rate.
<p>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 B.13 shall apply. For guarantees issued against cash margin above 75%: 50% of the normal charges at B.13 shall apply. For guarantees issued against cash margin above 100%: 25% of the normal charges at B.13 shall apply.</p>		
Note: Minimum charges for any guarantee shall be ₹500.00		
Inward remittances		
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
V14.2	Advance against exports	Upto ₹10.00 lacs: Flat ₹250.
	For Non-Export Remittances	Above ₹10.00 lacs: Flat ₹500.00 Upto ₹ 2.5 lacs : Flat ₹ 250.00 Above ₹ 2.5 lacs: Flat ₹ 500.00
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.
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.
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
Outward Remittances (Other than Imports)		
V15.1	Upto ₹5.00 lacs	0.10% Minimum ₹500.00 per remittance
V15.2	Over ₹5.00 lacs to ₹4.00 crores	0.05% Minimum ₹500.00 per remittance
V15.3	Over ₹4.00 crores	0.025%

<p>Note: 50% relaxation in charges for outward remittance representing education fee/charges. Full waiver in charges for outward remittance representing education fee/charges of existing/retired staff members</p>		
Certificates		
V16.1	On security papers (numbered form)	₹250.00 per certificate
V16.2	on other than security papers	₹100.00 per certificate
Clean instruments for collection		
V17.1	Clean Instrument for collection abroad	0.25% Minimum ₹250.00. In Addition out of pocket expenses & foreign Bank Charges shall be borne by the customer.
Foreign currency notes shall be sold/bought at foreign currency selling/buying rates.		
EEFC Accounts		
V18.1	Debit to EEFC accounts	No commission/charges
V18.2	Credit to EEFC accounts	No commission/charges
Forward Contracts		
V19.1	For booking of Sale/Purchase Contracts Upto ₹10.00 Lacs Above ₹10.00 lacs	₹300.00 ₹600.00
V19.2	For each request for early delivery, extension or cancellation	₹600.00
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

Overseas Direct Investment in JV/WOS		
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.
W1.2	For Reporting of each subsequent remittance & reporting of ODI part II	₹500/- per reporting
W1.3	For Reporting of Annual Performance Report (APR)	₹500/- for each reporting
W1.4	For filing Closure Report in case of Disinvestment	₹1000/- for each closure report on disinvestment
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.
Foreign Direct Investment (FDI)		
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/-
External Commercial Borrowings (ECB)		
W1.7	Allotment of LRN & filing of Form 83	₹ 5000/- flat one time charge.
W1.8	Monthly ECB-2 Return	₹ 500/- for each monthly reporting
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
X1.2	LC Amendment (MT 707/MT 799) Messages	₹250.00
X1.3	Outward Remittance (MT 103), Import Bill Retirement (MT202), Reimbursement claim/Authorization Messages	₹350.00
X1.4	SWIFT Message for amendment in collection schedule of export bills sent on collection at the request of customer	₹300.00
X1.5	Stop payment SWIFT message for foreign DD (In addition to foreign bank charges/other fees)	₹150.00
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
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
Swaps:	
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.

iv) 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

v) 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

1	Defense Personnel
1.1	At par collection of salary/terminal dues.
1.2	At par monthly remittances of ₹10, 000/- to family and one time remittance per annum to meet the school/college fee of children.
1.3	Defense unit maintaining a/c with the branch shall be allowed at par collection facility.
1.4	The above concessions are subject to recovery of postage/out of pocket expenses under rules
2	Co-operative Banks/Land Development Banks /RRBs/Service Co-operative Societies/DRDAs
2.1	No service charges may be levied for collection of cheques deposited by DRDA, Farmers' Co-operative Agencies (banking with the Bank). The postage and out of pocket expenses should however be charged.
2.2	In case of Co-operative Banks/Regional Rural Banks the branches have discretion to enter into formal understanding with such Co-operative Banks/RRBs maintaining its accounts with it to share the charges to be levied to the customers, in the following proportion:
2.3	50% concession in usual service charges may be allowed to the Co-operative Banks/RRBs maintaining their accounts with the branch of the bank subject to the condition that such concession shall not be passed on to their customers. To this effect they shall be required to furnish an undertaking to the bank.
3	Accounts of Govt. Department/Bodies/Corporations/Undertakings
3.1	The Central, State 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 J&K State shall be extended 'at par' facility henceforth in respect of collection of their terminal benefits on reaching the age of superannuation. However postage and out of pocket expenses shall be recoverable in full.

4	Staff Members
4.1	<p>Concession in exchange on Remittances:</p> <p>To be allowed to maximum amount of remittance to the extent of ₹3.00 lakh during a financial year subject to condition that such remittances are made only from the account where the salary of the employee is credited. However the remittances on account of hospitalization charges, if any, for the employee or his dependents shall also be allowed at par.</p>
4.2	<p>Concession in commission on collection of bills:</p> <p>The collection of cheques representing payments of Dividend warrants, maturity proceeds of insurance policies/bonds/deposit instruments/postal certificate in the names of the employee or his dependent family members shall be allowed 'at par.' However, out of pocket expenses to be recovered in full.</p>
4.3	<p>Concessions on purchase/discount of bills:</p> <p>At par bill purchase facility at a time to the employee shall not exceed his one month's salary and shall be subject to furnishing an undertaking to the effect that:</p> <ul style="list-style-type: none"> ▪ There is sufficient balance in his/her account and he/she shall continue to maintain the balance in the account till the BP is realized. ▪ Third party cheques/Instruments if any purchased from the staff members shall attract normal exchange/collection charges. ▪ Instrument drawn on the branch where the employee draws his/her salary should only be purchased at par. ▪ No instrument /Cheque pertaining to the account of the employee, which is drawn on a branch within the same station, should normally be purchased.
4.4	<p>Concessions on Credit Cards / Debit Cards:</p> <p>No Entrance Fee / Issuance Charges / Annual Fee / Renewal Fee in:</p> <ol style="list-style-type: none"> 1. Debit cards linked to salary / pension account of active and retired members of staff 2. Credit Cards (all variants) issued in the name of active & retired members of staff

5	Students:-
5.1	Concessions on issue and cancellation of DDs / Pos: 50% concession on normal charges for students in respect of issue a cancellation of Demand Drafts & Pay Orders.
6	Charges by Currency chest holding banks
6.1	₹ 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.
	The above service charges are exclusive of Banking Applicable GST, which shall be recovered as applicable at respective states /Union territories. Branches should levy applicable GST on such service charges as per instructions issued by Balance Sheet & Taxation Department, Corporate Headquarters; vide their circular No 241 dated July 11, 2017 as amended from time to time.
7	Relaxation in Service Charges for Forex Transactions
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.
NOTES	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
	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> (I) ₹ 0.50 per thousand to the clients availing aggregate credit facility of ₹ 50.00 Lakh and above. (II) ₹ 1.00 per thousand to the clients availing aggregate credit facility of ₹ 20.00 Lakh up to ₹ 50.00 Lakh.
	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 on site inspections/special audit of borrowers etc. shall be recovered in full from the customers.