



# Service Charges Schedule

## Digital and Alternate Channels

Corporate Headquarters, M.A. Road, Srinagar (J&K)

e-mail: [digital@jkbmail.com](mailto:digital@jkbmail.com)

A. <a href="#">Debit Card /ATM Charges</a>	B. <a href="#">Credit Card Service Charges</a>
C. <a href="#">e-Banking Charges</a>	D. <a href="#">Remittance via online/Digital mode</a>

### A. :-Debit Card /ATM Charges

A1	<u>Issuance Charges</u>	
A1.1	World Debit Card	₹500/- plus applicable GST
A1.2	Platinum Debit Card	₹300/- plus applicable GST
A1.3	Personalised Standard Debit card (Mastercard, Visa and RuPay)	₹200/- plus applicable GST
A1.4	Instant Debit Card	₹100/- plus applicable GST
A1.5	Instant / Personalized RuPay PMJDY Card (Jhan Dhan Accounts)	Free
Note A1:	<ul style="list-style-type: none"> <li>❖ 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&amp;K Government, Corporate Salary Package accounts, NCC Cadets, active employees of J&amp;K Police department, India TV employees &amp; Pink Saving Variants for Women are exempted from Issuance Charges of MasterCard Standard/Visa Classic and RuPay Classic Debit Cards</li> <li>❖ 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.</li> <li>❖ Debit cards linked to Pink Platinum Saving for Women, Platinum Current Account, Gold Current Account, Premium Saving Account, Premium plus Current Account, Pink Gold</li> </ul>	

	Saving for Women, Premium Current Account are exempted from issuance fees of Platinum and World Debit Cards.	
A2	<b><u>Annual Charges/Renewal Charges</u></b>	
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 of Personalised Standard Debit card (Mastercard, Visa and RuPay)	₹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"> <li>Platinum / Gold Current account, Student saving account (04100), Small Saving accounts.</li> <li>Premium Saving Account</li> <li>Premium Plus Current Account</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>Pink Saving Deposit Schemes for Women</li> <li>Active employees of J&amp;K Police Department (<b>only Annual Fee is exempted</b>)</li> <li>Premium Saving Bank Scheme</li> </ul>
A3	<b><u>Transaction Charges Debit Card (Domestic)</u></b>	
A3.1	Card Usage Charges at Bank's own ATMs/Cash Recycler( other than for cash deposits) <b>ON-US Transactions</b>	<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) <b>Off-Us Transactions</b>	<p><b>Saving Account all types:</b></p> <p>Free for first 5 transactions in a month at all locations (Metro / Non- Metro)</p> <p><b>From 6th transaction onwards:</b></p> <p>1) Cash Withdrawal - ₹ 21 plus GST per transaction</p> <p>2) Non-Financial Transaction* - ₹ 11 plus GST per transaction</p> <p><b>*Non-financial transaction (excluding PIN Change request, Mobile and Aadhaar registrations which shall be free)</b></p> <p><b>Current Account:</b></p>

		<b>Financial Transaction: ₹ 21 per transaction Plus GST per transaction</b>  <b>Non-Financial transaction*: - ₹ 11 plus GST per transaction</b>  <i>*Non-financial transaction (excluding PIN Change request, Mobile and Aadhaar registrations which shall be free)</i>
<b>Note A3:</b>	<p>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.</p> <p>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.</p>	
<b>A4</b>	<b><u>Transaction Charges Debit Card (International)</u></b>	
<b>A4.1</b>	Debit Card- Transaction Charge at international ATMs <b>(Financial Transaction)</b>	<b>₹ 125 plus GST</b>  (For conversion, a 3.5% mark-up on MasterCard/Visa wholesale exchange rate prevailing at the time of transaction shall be applied)
<b>A4.2</b>	Non-Financial Transaction	₹ 25/- plus applicable GST
<b>A5</b>	<b><u>Other Charges Debit Card</u></b>	
<b>A5.1</b>	Re-PIN Request	₹50/- plus applicable GST
<b>A5.2</b>	Charges for issuance of duplicate card in lieu of lost/damaged Debit Card	<b>World Debit Card: ₹ 500/- plus applicable GST</b> <b>Platinum Debit Card: ₹ 300/- plus applicable GST</b> <b>Personalised Standard (Mastercard/ Visa / RuPay variant) : ₹ 200/- plus applicable GST</b>  <b>Instant Debit Card: ₹ 100/- plus applicable GST.</b>  <b>Instant Debit card for Kissan Card Holders: ₹ 50/- plus applicable GST</b>
<b>A5.3</b>	PIN Release Request	₹20/- plus applicable GST
<b>A5.4</b>	Cash Deposit Charges at CDMs / Recyclers	Free
<b>A5.5</b>	Transactions denied at other bank ATM due to insufficient balance	₹ 25/- 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 are</p> <ul style="list-style-type: none"> <li>✓ Gold : Purchases &gt; ₹ 50,000/-</li> <li>✓ Platinum : Purchases &gt; ₹ 75,000/-</li> <li>✓ World : Purchases &gt; ₹ 200,000/-</li> </ul>
<b>B3</b>	Renewal Fee for all variants except Govt Employees Credit Card	₹ 200 + GST
<b>B4</b>	Service Charges/Interest rate (purchase/cash)	3% per month plus GST (Annual Rate of 36% and APR of 42.57%)
<b>B5</b>	Cash Advance fee at 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>	Late payment fee	₹250/- plus GST
<b>B8</b>	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 Rs: 400 plus GST
<b>B9</b>	Limit enhancement fee	NIL
<b>B10</b>	Retrieval of charge slip	Actual charges incurred with a minimum of ₹100/- per charge slip + GST
<b>B11</b>	PIN replacement fee	₹100 plus GST
<b>B12</b>	Product Upgrade Fee	NIL
<b>B13</b>	Charges for Rejection of Chargeback Complaints (per transaction)	₹ 200 plus GST
<b>B14</b>	Charges on Rental Payments (MCC: 6513)	1% of Transaction Amount plus GST
<b>B15</b>	EMI Interest Rates (Transaction To EMI)	3M:14.99% + GST, 6M:14.99% + GST, 9M:14.99% + GST, 12M:14.99% + GST, 18M:14.99% + GST, 24M:14.99% + GST  *M: Months
<b>B16</b>	EMI Interest Rates (Outstanding To EMI)	3M:16.00% + GST, 6M:16.00% + GST, 9M:16.00% + GST,

		12M:16.99% + GST, 18M:16.99% + GST, 24M:16.99% + GST  *M: Months
<p>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.</p> <p>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.</p>		

### **C: - e-Banking Facilities**

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

### **D:-Remittances via online/digital mode**

NEFT Customer Transaction through Internet Banking / Mobile Banking	Charges
Upto ₹10,000/- Above ₹10,000/- and upto ₹1.00 lakh Above ₹1.00 lakh and upto ₹2.00 lakh Above ₹2.00 lakh	₹1/- plus GST ₹2/- plus GST ₹6/- plus GST ₹10/- plus GST
<b>Note: For Saving Bank Account Holders Fund transfers done through NEFT using Internet Banking/ Mobile Banking shall be free.</b>	
RTGS Customer Transactions (through Internet Banking/mobile banking)	Charges
₹2.00 lakh to ₹5.00 lakh Above ₹5.00 lakh	₹13/- plus GST ₹25/- plus GST

**UPI Charges****NIL****Outward IMPS transactions through digital channels (Internet Banking/ Mobile Banking)**

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

**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 Business account holders:**

1. Platinum Current Account.
2. Gold Current Account.
3. Cash Credit/SOD Accounts (regular) availing facility above ₹ 20 Lakh