

Existing charges			Revised charges(w.e.f 01-04-2025)	
Particulars	Charges	Exemptions	Charges	Exemptions
Saving/Current/CC/OD	<p>Charges for SMS sent to be levied on an actual usage basis as per the following tariff: 40 Paise+applicable GST for every successfully delivered SMS Subject to a cap of ₹15/- +GST per month for Saving Accounts and ₹25/- +GST per month for Current/CC/OD Accounts.</p>	<ol style="list-style-type: none"> 1. BSBD/FI/PMJDY/Small Accounts, Premium Saving Bank Account. 2. Accounts of active and retired members of Staff. 3. Pension A/c Holders. 4. Student Saving Accounts. 5. Promotional SMS sent to the customer will not be charged. 6. NEFT/RTGS once funds are credited to beneficiary accounts from other Banks. 7. Employees of JK Govt, JK Police, Ladakh Government & other Institutions/Departments where concessions have been granted by way of MoU/Tie-Ups. Govt. Departments/Bodies/Corporations/ Undertakings banking with our Bank. 	<p>Charges for SMS sent to be levied on an actual usage basis as per the following tariff: 25 Paise+applicable GST for every successfully delivered SMS Subject to a cap of ₹15/- +GST per month for Saving Accounts and ₹25/- +GST per month for Current/CC/OD Accounts.</p>	<ol style="list-style-type: none"> 1. BSBD/FI/PMJDY/Small Accounts, Premium Saving Bank Account. 2. Accounts of active and retired members of Staff. 3. Pension A/c Holders. 4. Student Saving Accounts. 5. Promotional SMS sent to the customer will not be charged. 6. NEFT/RTGS once funds are credited to beneficiary accounts from other Banks. 7. Employees of JK Govt, JK Police, Ladakh Government & other Institutions/Departments where concessions have been granted by way of MoU/Tie-Ups. Govt. Departments/Bodies/Corporations/ Undertakings banking with our Bank.