



Service Charges Schedule

Digital and Alternate Channels

DAC

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A. <u>Debit Card/ATM Charges</u> D. <u>Remittance via online/Digital mode</u>	B. <u>Credit Card Service Charges</u> <u>Concessions</u>	C. <u>e-Banking Charges</u>
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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
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
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>
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
A4.3	Transactions denied at other bank ATM due to insufficient balance	₹ 25/- plus applicable GST
A5	<u>Other Charges</u>	
A5.1	Re-PIN Request	₹50/- plus applicable GST
A5.2	Charges for issuance of duplicate card in lieu of lost/damaged Debit Card	<p>MasterCard World Debit Card: ₹ 500/- plus applicable GST</p> <p>MasterCard Platinum Debit Card: ₹ 300/- plus applicable GST</p> <p>MasterCard Personalised Standard/ Visa / RuPay variant: ₹ 200/- plus applicable GST</p> <p>Instant Debit Card of Master/ RuPay variant: ₹ 100/- plus applicable GST.</p> <p>Instant ATM Card of Master/ RuPay variant issued to Kissan Card Holders: ₹ 50/- plus applicable GST</p>
A5.3	PIN Release Request	₹20/- plus applicable GST
A5.4	Cash Deposit Charges at CDMs / Recyclers	Free

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
Note	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.	
B4	Service Charges/Interest rate (purchase/cash)	3% per month + 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	₹100/- plus GST
B10	Charges for over limit usage	2.5% of over limit amount subject to a minimum of ₹400/- plus 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
B 14	Product Upgrade Fee	NIL
B 15	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
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), The charges are applicable only to transactions originated and payable within India	Charges
₹2.00 lakh to ₹5.00 lakh	₹13/- plus GST ₹25/- plus GST
Above ₹5.00 lakh	

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 nonfinancial 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.