

| J&K Grameen Bank | | | | |
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| Tariff Sheet for RuPay EMV Debit & RuPay EMV Kisan Card w.e.f. 01.01.2022 | | | | |
| Charges Head | | RuPay EMV Debit Card | RuPay EMV Debit Card (PMJDY) | RuPay EMV Kisan Card (Debit Card) |
| 1 | Issuance Charges (1st Time) % | Personalized: Rs.200/-* Instant: Rs.100/-* | Nil | Nil |
| Transaction Charges at ATMs | | | | |
| Non-Metro Cities | | | | |
| 2 | 1st 5 [#] Transactions ^^ | Nil | Nil | Nil |
| 3 | Financial Transaction from 6 th transaction onwards. | Rs. 21/-^ | Rs. 21/-^ | Rs. 21/-^ |
| 4 | Non-Financial Transaction from 6 th transaction onwards. | Rs. 11/- ^ | Rs. 11/- ^ | Rs. 11/- ^ |
| Metro Cities | | | | |
| 5 | 1st 3 [#] Transactions ^^ | Nil | Nil | Nil |
| 6 | Financial Transaction from 4 th transaction onwards. | Rs. 21/-^ | Rs. 21/-^ | Rs. 21/-^ |
| 7 | Non-Financial Transaction from 4 th transaction onwards. | Rs. 11/- ^ | Rs. 11/- ^ | Rs. 11/- ^ |
| Other Charges% | | | | |
| 8 | RE-PIN Request (Duplicate PIN) | Rs. 50/-* | Rs. 50/-* | Rs. 50/-* |
| 9 | Issuance of Duplicate Card in lieu of Lost or Damaged Card | Personalized: Rs.200/-* Instant: Rs.100/-* | Personalized: Rs.200/-* Instant: Rs.100/-* | Personalized: Rs.200/-* Instant: Rs.100/-* |
| 10 | PIN Release or unlocking Request | Rs. 20/-* | Rs. 20/-* | Rs. 20/-* |
| 11 | Annual/Renewal Fee (Chargeable Quarterly) | Rs. 45/-* | Nil | Nil |
| 12 | Merchant Establishment (Point of sale PoS) Purchases | Nil | Nil | Nil |

Please Note:

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| 1. | GST and other Government charges/taxes/duties etc. where ever applicable will be payable by customers on actual basis. |
| 2. | Charges are subject to change, all changes are notified from time to time. Please contact Branches of Banks/websites/notices for latest tariffs. |
| 3. | Financial Transactions include Cash Withdrawals (and/or Fund transfer where ever applicable). |
| 4. | Non-Financial Transactions include PIN Change, Balance Inquiry, Mini-statement etc. |
| * | Any Govt. Charges/taxes/duties shall also be charged on actual-basis in addition to this amount, where ever applicable. |
| # | Subject to change and are announced by Bank/s from time to time. Please contact Branches of Banks/websites/notices for latest information. |
| ^ | Per transaction plus GST. |
| ^^ | In a month inclusive of Financial and Non-Financial Transactions. |
| % | Not applicable for Staff & Ex-staff. |