



जम्मू एवं कश्मीर ग्रामीण बैंक
JAMMU AND KASHMIR GRAMEEN BANK
Scheduled Bank Owned by Government

Service Charges Schedule w.e.f.
01.07.2026

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A:-Remittances			RELAXATION IN SERVICE CHARGES FOR NEW VARIANTS OF SB & CD ACCOUNTS**					
			SB PREMIUM (AMB ₹ 10,000-)	SB GOLD (AMB ₹ 50,000-)	CD PREMIUM (AMB ₹ 25,000-) and CC/OD/SOD (availing limit facility of or above Rs. 10Lakhs and below Rs. 20Lakhs)	CD GOLD (AMB ₹ 50,000-) and CC/OD/SOD (availing limit facility of or above Rs. 20Lakhs)	SPL CD A/C OF EDUCATIONAL INSTITUTIONS/ PETROL PUMPS (AMB ₹ 1,00,000-)	
A1	Demand Draft / Pay Orders /Banker's Cheque	Upto ₹5000.00	₹25/- plus GST	Three DD/PO/BC free in a month, thereafter applicable service charges to be recovered	FREE	Five DD/PO/BC free in a month, thereafter applicable service charges to be recovered	FREE	FREE
		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/-					
Note: For SB Champ Accounts- Six DD/PO free per calender year(for study purpose only such as payment of tuition/other fee, registration fee, application fee etc.)								
A2:- Electronic Remittances								
Transfer of Funds (Inter Branch)			Free	Free	Free	Free	Free	
A3:- RTGS / NEFT Charges(Inter-Bank)								
A3.1 For Outward RTGS Transactions only								
Transaction Slab		Charges	Free*	Free*	Free*	Free*	Free*	
₹2.00Lakh to ₹5.00 Lakh		₹25 plus Applicable GST						
Above ₹5.00 Lakh		₹50 plus Applicable GST						
A3.2 Outward NEFT Transactions								
Transaction Slab		Charges	Free*	Free*	Free*	Free*	Free*	
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		Charges	NAP	NAP	NAP	NAP	NAP	
Up to ₹10,000/-		₹2.50 plus Applicable GST						
Above ₹10000/- to ₹ 50000/-		₹5.00 plus Applicable GST						
NEFT Customer Transaction (through Mobile Banking), The charges are applicable only to transactions originated and payable within India								
Upto ₹10,000/-		₹2/- plus GST	As applicable	Free	As applicable	Free	Free	
Above ₹10,000/- and upto ₹1.00 lakh and upto ₹2.00 lakh		Above ₹1.00 ₹4/- plus GST ₹12/- plus GST						
Note: For Saving Bank Account Holders: Fund transfers done through NEFT (through Mobile Banking) shall be free.								
Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.								
(1)								
			**MINIMUM LOCK IN PERIOD FOR UPGRADED/OPENED ACCOUNTS IN NEW VARIANTS IS 06 MONTHS (The period of 06 months shall be considered excluding the month in which the account is opened or upgraded into premium variants) Service Charges shall be levied for conversion of account to any lower variant within 06 months as per following details: a) Within first 02 months, service charges equivalent to service charges of the free services availed by the customer since the upgradation of the account/account opening date or Rs. 1500/- (plus GST) whichever is higher shall be applicable. b) After 02 months but before completion of 06 months period from the date of conversion of account/account opening date, fixed service charge at Rs. 1500/-(plus GST) shall be applicable.					

A1: UPI/ IMPS/ AEPS Charges

UPI Charges: NIL	
<u>Outward IMPS transactions through Mobile Banking</u>	
Transaction Slab	Charges*
Upto ₹1000/- Above ₹1000/- upto ₹25000/- Above ₹25000/- upto ₹ 500000/-	₹ 2.5/- per transaction + GST ₹ 5 /- per transaction + GST ₹ 15/- per transaction + GST
*No Charges for Staff/ Staff Pensioners/SB & CD Premium or Gold variants / Spl. CD Accounts of Edu. Institutions & Petrol Pumps/ CC, OD & SOD (availing limit facility of Rs. 10 Lakhs and above)	

Other Charges	
Reset/Generate PIN through Mobile Banking	₹5/- plus GST
Stop Cheque through Mobile Banking	SB a/c: ₹50/- plus GST per instrument. CD/CC/SOD a/c: ₹100/- plus GST per instrument.
*No Charges for Staff/ Staff Pensioners	

IMPS through Branch*	
Transaction Slab	Charges
Upto ₹10000/-	₹2.50/- plus GST
Above ₹10,000/- and upto ₹1.00 lakh	₹5.00/- plus GST
Above ₹1.00 lakh and upto ₹2.00 lakh	₹15.00/- plus GST

AEPS

Cash Withdrawal Using Debit Card / AEPS ONUS (Maximum upto ₹5000/-
First four withdrawals per month : free
Beyond Four : ₹5/- plus GST

CONCESSIONS

*IMPS facility shall be provided free to the Staff/ Staff Pensioners/SB Champ Accounts/SB & CD Premium or Gold variants/ Spl. CD Accounts of Edu. Institutions & Petrol Pumps/ CC, OD & SOD (availing limit facility of Rs. 10 Lakhs and above)

B:-Commission on collection Bills/Cheques

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 JKGB Branches)	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 JKGB.	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 : Free		
	Accounts of JKGB Staff / JKGB Staff Pensioners / BSBDA Accounts are exempted from above referred service charges.		
	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/Inter-Sol Charges

Cash Deposit Charges have been made nil for all accounts

C1:Cash Payment to Drawer

		<u>BASE BRANCH</u>	<u>NON-BASE BRANCH</u>
C1.1	Cash Payment to Drawer	For SB accounts: Limit Rs 5 lakh per day. For Current/cash credit/SOD accounts : No limit	For SB accounts: Limit Rs 1 lakh per day. For Current, cash credit, SOD accounts : Limit Rs 2 lakh per day.
C1.2	Cash Payment to Third Party.	Maximum Limit Rs. 50000/-	
C1.3	Transfer Transaction done at a non-base branch involving funds transfer between two non-base branches. (Erstwhile called as Third Branch Transaction)	N/A	Free Limit Rs.10.00 Lakh per day per account.
C1.4	Transfer Transaction for Remittances like DD / PO /RTGS / NEFT.	Refer A1, A2, A3	
C1.5	Cash Transaction for Remittances like DD / PO /RTGS / NEFT.		
C1.6	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.	**Not Applicable at Base Branch	<ul style="list-style-type: none"> • up to Rs. 500: Rs. 20 plus GST • Rs.501 - Rs.10000:Rs. 50 plus GST • Rs.10001 - Rs.1 Lakh: Rs.100 plus GST • Rs. Above Rs.1 lakh: Rs.150 plus GST • Collection by way of clearing /CTS : Free
C1.7	Transfer Transaction for Issuing Call Deposit Receipt.	<ul style="list-style-type: none"> • CDR up to Rs. 9999.00: Rs. 50/- plus GST per CDR • CDR of Rs. 10000.00 and above: Free 	<ul style="list-style-type: none"> • CDR up to Rs. 9999.00: Rs. 50/- plus GST per CDR • CDR of Rs. 10000.00 and above: Free
C1.8	Cash Transaction for Issuing Call Deposit Receipt.	Rs. 100/- plus GST per CDR. Limit Rs. 0.50 Lakh per day.	Rs. 100/- plus GST per CDR. Limit Rs. 0.50 Lakh per day.
<u>Charges for Collection of Coins/Notes of low denominations</u>			
C1.9	Cash Remittance of Small Denominations (₹ 50 and below)(w.e.f. 01.02.2025)	Currencies of small denomination notes (₹50 and lower denomination) remitted per day	1000 small denomination notes free per day, thereafter ₹ 10+ GST per 100 Notes
		Coins	100 coins per day free, thereafter, ₹ 10 + GST per 100 coins

Branches are advised to follow Instructions regarding Limits on Cash Payment/ Fund Transfer from Bank Accounts and payment of cash from SB accounts through Withdrawal Slip/Form as per circular No. 246, dated 22.08.2025 of GAD, HOJ. Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.

D:-Cheque Book Charges

D1	Free cheque leaves per year	
D1.1	General Savings Bank Account	20
D1.2	BSBDA Accounts	25
D1.3	Premium SB Accounts	25
D1.4	Gold SB Accounts	FREE
D1.5	General Current Account and Borrowal Accounts with limits below ₹10.00 lakhs	50
D1.6	Premium Current Account and Borrowal Accounts with limits of or above ₹10.00 lakhs & less than ₹20.00 lakhs	300
D1.7	Gold Current Accounts, Special CD Accounts of Educational Institutions/ Petrol Pumps and Borrowal Accounts with limits of or above ₹20.00 lakhs	FREE
D2	Charges per cheque leaf beyond free limits as mentioned at D1	₹4/- plus GST per cheque leaf for SB Accounts. ₹3/- plus GST per cheque leaf for Current Accounts, Cash Credit Accounts & SOD Accounts. Free for accounts of JKGB Staff / JKGB Staff Pensioners.

E:-General Miscellaneous service Charges

E1	Closure Of Account Saving Account Current Account	Saving Account* Upto 14 days of opening : NIL After 14 days: ₹150/- plus GST Current Account Upto 14 days of opening : NIL After 14 days: ₹300/- Plus GST No charges shall be levied in case account is closed Owing to the Death of the account holder *Excluding BSBD, Pradhan Mantri Jan Dhan Yojna & Small Accounts opened under Financial Inclusion
NOTES	No Charges to be levied for closure of account beyond one year from the date of opening.	
E2	Addition /deletion of names in joint accounts/ changes in operational instructions	Free
E3	Addition of Nomination not previously done	Free
E4	Change /modification in nomination	₹100/- plus GST per modification
E5	Allowing operation in account through Power of Attorney /Mandate holder	₹ 200/- plus GST per A/c
E6	Change of Authorized Signatory including reconstitution of account	₹ 100/- plus GST for every change
E7	For saving Bank Account cash withdrawals from over the counter either by cheque or otherwise	SB General: Upto 4 transactions per month : Free Above 4 transactions per month: Rs 50 + GST per cash withdrawal transaction. SB Premium: Upto 5 transactions per month : Free Above 5 transactions per month: Rs 20 + GST per cash withdrawal transaction. SB Gold: Free
E8	Loss of complete Cheque book and surrender of unused cheque leaves (Above 50% of unused cheque leaves) Saving Bank A/C Current/Overdraft/Cash credit	NIL
E9	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
E10	Interest Certificate for all segments (Original/Duplicate).	₹50/- Plus GST
E11	Issuance of TDS certificate	Free
E12	Issue of Duplicate Deposit Receipt	₹50/- Plus GST
E13	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
E14	Postage (a) Ordinary (b) Registered Post/Speed Post/ Courier	Actual Expenditure (Minimum ₹20/- Plus GST) Actual Expenditure (Minimum ₹50/- Plus GST)
E15	i. Photo attestation charges per instance for all segments ii. Record – Copy of the Cheque per instance for all segments	₹100 plus GST
E16	Signature Verification	₹ 50/- plus GST
E17	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.	Footage extracted by Staff: ₹200/- plus GST per transaction Footage extracted by Vendor: As per actuals by vendor + Rs.200 plus GST per view (footage extra)
	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 GAD Head Office.	Free
E18	SMS Alert Service(w.e.f. 01.07.2026)	
	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 Rs15/- +GST per month for Saving Accounts and Rs25/- +GST per month for Current/CC/OD Accounts. Following categories of accounts/ transactions will not be charged for SMS Alerts: 1. BSBD/FI/PMJDY/Small Accounts 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.	
E19	Vanity/Choice based account number	For SB/CD account: Rs 2000 + GST For CC/OD/other accounts: Rs 5000 + GST
E20	Change of Title in Accounts	For Individual Accounts- Rs 100+ GST; For Legal Entities- Rs 1000+ GST
Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.		

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 plus applicable GST. 3) Over the counter cheque return charges: Rs. 100/- plus applicable GST.
F2	ECS Mandate	
	One time ECS Debit Mandate Registration Charges per mandate	₹ 50/- plus GST
	ECS Debit Return Charges due to non-availability of funds:-	₹ 200/- 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.	
	Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.	
	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.	

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

G1	Revalidation of Instrument	40/- plus GST (For Govt. Departments Free)
G2	Cancellation of Instrument	50/- Plus GST
G3	Issue of Duplicate Instrument	60/- plus GST
G4	Stop Payment Instructions (Per Instrument)	All accounts: ₹ 100 + GST per instrument. Maximum ₹ 500 + GST per instance. Charges are Cheque book specific.
G5	First/Regular Statement of Account in a month	FREE
G6	Duplicate Statement of Account	₹ 100 + GST per duplicate statement. (Free for Gold SB Accounts, and Gold CD Accounts, and Borrowal Accounts with limits of ₹20.00 lakhs & above)
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

Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.

Statements of Current Account and Saving Account is free of cost on requirement by any Investigation Agency or Vigilance Department or for Litigation cases.

H:-Charges for non-maintenance of minimum AMB

H	Nature of Account	Charges
H1	Small Account (Minimum AMB: NA)	NIL
H2	MGNREGA Small Account. (Minimum AMB: NA)	NIL
H3	Pension Account. (Minimum AMB: NA)	NIL
H4	Basic Saving Bank Deposit Account (Minimum AMB: NA)	NIL
H5	SB Account Government/ SB Champ Account (Minimum AMB: NA)	NIL
H6	(i) SB A/C without cheque facility: Minimum AMB: ₹500- (ii) SB A/C with cheque facility: Minimum AMB: ₹1000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹50/- per month + GST, whichever is lower
H7	Premium SB Account: Minimum AMB: ₹10,000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹500/- per month + GST, whichever is lower
H8	Gold SB Account: Minimum AMB: ₹50,000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹1500/- per month + GST, whichever is lower
H9	Current Account Government. (Minimum AMB: NA)	NIL
H10	General CD A/C (Minimum AMB: ₹ 1,000/-)	₹300/- Plus GST per Month
H11	Premium CD A/C (Minimum AMB: ₹ 25,000/-)	₹500/- Plus GST per Month
H13	Gold CD A/C (Minimum AMB: ₹ 50,000/-)	₹2000/- Plus GST per Month
H14	Special CD A/C for Educational Institutions/ Petrol Pumps (Minimum AMB: ₹ 1,00,000/-)	₹1000/- Plus GST per Month
NOTES	<p>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.</p>	
	<p>If a customer is found to be in default in maintaining the prescribed AMB for six consecutive months by the Business Unit, the customer shall be cautioned by way of a notice that if he/she fails to fund his account in the ensuing month, his/her account will be closed and he/she shall be responsible for any consequences thereof. The account shall be closed only after due notice to the customer if it qualifies for minimum AMB charges six months in a row. Service Operations shall prompt the required notice in all such accounts where charges for non-maintenance of AMB for six consecutive months have been levied.</p>	

I:-Safe Deposit Lockers/ Safe Custody Charges

Safe Deposit Locker/ Safe Custody Charges(w.e.f. 01.02.2025)		Rate (exclusive of GST) per annum *to be paid in advance	
Locker Type	Classification	Urban	Semi- Urban/Rural
A	Small	₹ 1,750	₹ 1,500
Note: 50% waiver on locker rent(for 1st year only, subject to availability of lockers) for SB & CD Premium Account holders; Free locker rent(for 1st year only, subject to availability of lockers) for SB & CD Gold and Spl. CD A/C of Educational Institutions/ Petrol Pumps			
Locker visit Charges		06 visits per half-year (FY basis) : Free and thereafter Rs.100 + GST per visit	
One time locker registration charges (Free for Staff/Retired Staff/SB & CD Premium and Gold Varients/Spl. CD A/C of Educational Institutions/ Petrol Pumps)		₹500 + GST	
Overdue Charges for Delayed Payment of Locker Rent(w.e.f. 01.02.2025)		Delay upto 6 Months	10% of annual rent due
		Delay > 6 Months to 3 Years	20% of annual rent due
		For more than 3 years	Locker to be broken as per policy
Break Open Charges/Drill Opening/Duplicate Keys(w.e.f. 01.02.2025)		₹1000/- + GST*	
* Over and above the actual expenditure incurred for breaking open the locker and changing the lock.			
Notes			
<ul style="list-style-type: none"> • At the time of allotment of new lockers, the rent shall be collected on pro-rata basis for the remaining period of the financial year. <li style="text-align: right;">• Customers who default to pay within the stipulated time shall pay overdue charges of 10% & 20% p.a extra on the prescribed charges as per delayed period. • 50 % concession to staff members including ex-employees shall continue as conveyed earlier • Business Units will collect the rent on annual basis, in advance. The lease period of one year will start from the date of hiring the locker and will continue till the preceding day of the corresponding date in the subsequent year • Business Units shall at the time of allotment obtain fixed deposit as security for lockers, which would cover 3 years rent and the charges for breaking open the locker in case of an eventuality. • GST as applicable shall be applied on all the above specified fee and charges. 			

Per & Agri Segment Gold Loan Safe Keeping Charge

To be charged 30 days after the expiry of the prescribed tenure of gold loan in Per/ Agri segment	₹ 200 /- per annum
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Ledger Folio Charges/ Account Maintenance Charges(Incidental)

1.1	Saving Bank Account/ Current Account	NIL
1.2	Cash Credit/ Over Draft-Limit exceeding ₹50000/- (w.e.f. 01.02.2025)	₹75/- per quarter plus GST
Penal charges for non-maintenance of minimum balance in inoperative accounts		
1.3	All types of Inoperative accounts	NIL

J:-Debit Card/ATM Charges

J1	One- Time Issuance Fee (First / Instant RuPay EMV Debit Card)	₹100/- plus applicable GST (Free for SB Champ Accounts, SB & CD Premium & Gold variant accounts, and for Spl. CD accounts of Edu. Institutions/ Petrol Pumps)
J1.1	Personalized EMV Debit Card of RuPay	₹200/- plus applicable GST (Free for SB & CD Premium & Gold variant accounts, and for Spl. CD accounts of Edu. Institutions/ Petrol Pumps)
J1.2	Instant Rupay Card (PMJDY/KCC)	Free
Note	Debit cards linked to salary / pension account of active and retired members of staff / BSBDA accounts, are exempted from Issuance Charges.	
J2	Card Usage Charges at other bank's ATMs/Cash Recycler	
		Saving Account all types: Free for first 5 transactions in a month at all locations
		From 6th transaction onwards:
		A) Cash Withdrawal – ₹ 23 plus GST per transaction
		B) Non-Financial Transaction* – ₹ 12 plus GST per transaction
		*Non-financial transaction includes PIN Change, Balance Inquiry, Mini statement etc.
		Current Account :
		Financial Transaction: ₹ 23 per transaction Plus GST per transaction
	Non-Financial transaction*: ₹ 12 plus GST per transaction	
	*Non-financial transaction includes PIN Change request, Balance enquiry, Mini statement etc.	

J1: Debit/ATM Card: Other Charges

J3	Other Charges	
J3.1	Re-PIN Request (PMJDY, SB , CD, KCC)	₹50/- plus applicable GST
J3.2	Charges for issuance of duplicate card in lieu of lost/damaged Debit Card	Instant Debit Card of RuPay variant for SB / CD / PMJDY / KCC : ₹ 100/- plus applicable GST. Personalized Debit Card of RuPay variant: ₹200/- plus applicable GST (Free for Premium & Gold variants SB & CD accounts)
J3.3	PIN Release Request (PMJDY, SB , CD, KCC)	₹20/- plus applicable GST
J3.4	Annual Fee	₹45/- per quarter plus applicable GST for all Debit Cards (SB Champ Accounts are exempted)
J4	Renewal Charges	Instant RuPay Debit card : ₹100/- plus applicable GST; Personalized RuPay Debit Card : ₹200/- plus applicable GST
NOTE	No Annual / Renewal Fee applicable to:	<ul style="list-style-type: none"> • BSBDA / PMJDY A/Cs, • Kissan Card Holders who have been issued ATM Cards. • Debit cards linked to salary / pension account of active and retired members of staff. <li style="margin-left: 200px;">• Premium & Gold variants SB & CD accounts and for Spl. CD accounts of Edu. Institutions/ Petrol Pumps)

K	CERSAI CHARGES	
K1.1	Creation or modification of security interest in favour of Secured creditors/other creditors	Rs 100.00 (for Loans upto Rs 5.00 Lacs) + 18% GST Rs 200.00 (for Loans above Rs 5.00 Lacs) + 18% GST
K1.2	Search for an information on CERSAI	Rs 20.00 + 18% GST
K1.3	Securitization of reconstruction of financial assets	Rs 700.00 + 18% GST
K1.4	Assignment of Receivables	Rs 200.00 + 18% GST
K1.5	Condo nation of delay up to 30 days for assignment of receivables	Ten times of basic fee as applicable + 18% GST
K1.6	Satisfaction of Securitization or reconstruction of financial Assets	Rs 50.00 + 18% GST

L:-Loan Processing Charges

L1	For all types of Working Capital facilities (Fresh Sanction)	
L1.1	Upto ₹ 20000/-	NIL
L1.2	₹ 20000/- Upto ₹ 2.00 Lakh	0.50% of the loan amount subject to minimum of ₹300/- Plus applicable GST
L1.3	Above ₹2.00 Lakh	0.50% of the loan amount Plus applicable GST: Maximum ₹15.00 Lakh
L2	Processing charges on Term Loans *	
L2.1	Upto ₹ 20000/-	NIL
L2.2	₹ 20000/- to ₹ 2.00 Lakh	0.50% of the loan amount Plus applicable GST Min: ₹ 300
L2.3	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50% of the loan amount Plus applicable GST
L2.4	Above ₹ 100.00 Lakh	1% of the loan amount Plus applicable GST
L3	Processing charges on Non Fund based facilities which do not form part of working capital facility	
L3.1	Upto ₹ 5.00 Lakh	0.10% of the limit sanctioned Minimum ₹300/- Plus applicable GST
L3.2	Above ₹ 5.00 Lakh	0.15% of the limit sanctioned Maximum ₹5.00 Lakh. Plus applicable GST
L4	Processing charges on Renewal of Fund & Non Fund based facilities	
L4.1	Upto ₹ 5.00 Lakh	0.10% of the limit Plus GST
L4.2	Above ₹ 5.00 Lakh	0.10% of the limit Plus GST Maximum ₹2.50 Lakh
L5	Processing charges on Adhoc Credit facilities/TODs	
	Adhoc/TOD limit	*LPC
L5.1	Upto Rs 4.00 lakhs	Rs 1000 plus applicable GST
L5.2	Above Rs 4.00 lakhs	0.25% of Adhoc/TOD amount plus applicable GST, subject to a minimum of Rs 1500 Plus applicable GST & Maximum of Rs 50000 Plus applicable GST.
L6	Processing charges on Gold Loan	
L6.1	For Loan upto ₹ 25000/-	₹ 511/-
L6.2	For Loan above ₹ 25000/-	1.01% of loan amount or ₹ 1022/- whichever is higher
<p>*LPC shall not be applicable on Overdraft/Overdrawing allowed in operative Accounts (Current/CC/SOD) for the purpose of making mandatory Payments (i.e Insurance/ECGC Premiums, Guarantee Fee, Invocation of BGs, etc).</p> <p>*For SB Gold, CD Gold and Spl. CD A/C of Educational Institutions/Petrol Pumps, Processing Charges on 1st loan availed by the respective customer after opening/ upgradation to the variant shall be waived off by 50% on applicable rates</p>		

L1	PROCESSING CHARGES FOR LOANS & ADVANCES	
1	Housing Finance	0.25% on the loan amount plus applicable GST Minimum: ₹2,000/- Maximum ₹50,000/- (plus GST) (50% waiver in processing charges shall be provided to women borrowers, both for sole/joint borrower)
2	Car Finance	0.50% of loan amount plus applicable GST Minimum: ₹1500/- Maximum ₹15000/-
3	Personal Consumption Loan for Professionals/Businessmen	0.50 % of loan amount + GST, Maximum ₹7500/-
4	Two Wheeler Finance	0.50% of Loan amount + GST Minimum: ₹500/-
5	Education Loan for Pursuing Higher Education in India & Abroad For studies in India For Studies abroad	upto Loan Amount ₹4.50 Lakhs in India-Nil Above ₹4.50 Lakhs in India- 0.25% Plus Applicable GST Loan For Studing in Abroad - 1 % Plus Applicable GST maximum Rs.10000/- Plus applicable GST
6	Consumer Loan	0.50 % of loan amount + GST
7	Sponsor cases	0.25 % of loan amount + GST
8	Loan Against NSC/KVPS/LIC	Upto Rs.50,000-: Rs.250- plus GST Above Rs.50,000-: Rs.500- plus GST
9	Creation of Pledge/assignment/Lien on NSCs/KVPS/LIC	Rs.20- plus GST per instrument plus postage charges
10	Collection charges of NSCs/KVPS/LICs	Rs.50- plus GST per Instrument. Minimum Rs.250-, Maximum Rs.1000-
11	Agriculture/ Horticulture	
	a)Agriculture/ Horticulture-- (Crop loan/ KCC) upto Rs3.00 Lacs	NIL
	b)Agriculture/ Horticulture-- (Crop loan/ KCC) above Rs3.00 Lacs	0.25%

12	Scheme for Production-cum-marketing of fruit(Apple Scheme)	
	a)Upto Rs 3.00 lac	NIL
	b)Above Rs 3.00 lac	0.25%
13	Agriculture - Term loan Scheme	0.25%
14	Term Loan for Agriculture/ Horticulture	
	a) Pumpset/ Power Sprayers	0.25%
	b) Farm Mechanization Scheme (Tractor Financing)	0.50%
	c) Power Tiller Scheme	0.50%
	d) Scheme for financing of Shallow Tube Wells	0.25%
15	Term Loan for Allied to Agriculture (all schemes) including Sponsored Schemes	0.25%
16	Wazwan Scheme	0.25%
17	Revised General Credit Card (GCC)	
	upto 20,000-	NIL
	above 20,000-	0.25%
18	Weaver Credit Card (WCC) and Artisan Credit Card (ACC)	
	Upto Rs 25000	0
	Above Rs 25000	0.25%
19	Artisans/SSI/Village Industry (Term Loan, CC Limit & Composite Loan)	0.50%
20	Commercial Vehicle Finance Scheme	
	Upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50%
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50%
	Above ₹ 100.00 Lakh	1.00%
21	Loans for School Buses	
	Upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50%
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50%
	Above ₹ 100.00 Lakh	1.00%
22	Machine Finance for Infrastructure Purposes	0.50%
23	Small Buiness/Other Services Enterprises (Term Loan, CC Limit & Composite Loan)	
	Upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50%
	Above ₹ 2.00 Lakh	0.50%
24	GIRI Finance Scheme	0.50%

25	Self Help Groups (SHG)	0
26	Joint Liability Group(JLG)	0
27	Solar Photo Voltaic Systems (Lighting)	0.25%
28	Solar Water Heating System	0.25%
29	Loan Scheme for Stone Chiseling & Stone Carving	0.25%
30	Grameen Bhandaran Yojana-CISS for Construction/ Renovation of Rural Godowns	0.25%
31	Micro Credit Schemes	
31.1	Fruit/ Vegetables Shops on Rehri	0
31.2	Bangles/ Beauty Items Stores for Rural Women	0.25%
32	Scheme for general public for cutting and tailoring Unit (Two Sewing Machines) Tailoring Shop	0
33	Schemes for Financing LPG Connection for women beneficiaries in rural areas	0
34	Scheme for Construction of Low Cost Sanitation	0
35	(Lavatory and/ or Bathrooms) facilities in Rural Areas	0
36	Scheme for Financing of Inland Fisheries Development	0.25%
37	Micro Credit Scheme for Barbers	0
38	Personal Loan Scheme for Pensioners/Public/Businessman	0.50%
39	Mortgage Loan	
	upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50%
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50%
	Above ₹ 100.00 Lakh	1.00%
40	Mortgage Loan for Trade & Services	
	upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50% of loan amount
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50% of loan amount
	Above ₹ 100.00 Lakh	1%
41	Loan Scheme for Development of Real Estates	0.50%
42	Secured Overdrafts	NIL
43	Contractor Finance Scheme	
	upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50% of loan amount
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50% of loan amount
	Above ₹ 100.00 Lakh	1%
44	Loan Schemes for Stone Crushers	0.50%

45	Processing charges on Renewal of Fund & Non Fund based Facilities	
	Cash Credit limit (all accounts)	0.10%
46	PROCESSING CHARGES UNDER NEW SCHEMES	
47	Overdraft Facility under PMJDY	NIL
48	JK Grameen Bank Handicrafts Artisan Mudra Scheme JKGBHAMS	NIL
49	JK GRAMEEN BANK SCHEME FOR PURCHASE OF GENERATOR SET FOR TRADER BUSINESSMEN	0.50%
50	JK GRAMEEN BANK POULTRY VENTURE SCHEME	0.50%
51	BANK SCHEME FOR FINANCING TWO WHEELERS TO FARMERS	0.50%
52	AROGYA PLUS - Bank SCHEME FOR FINANCING DOCTORS MEDICAL PRACTITIONERS	0.50%
53	Bank's Scheme for Financing Farm Machinery Equipments	0.50%
54	Bank's Scheme for Financing Farmers for purchase of vehicles	0.25%
55	JK Grameen Bank Solar Equipment Scheme Finance Scheme for Individuals	NIL
NOTES	In all other schemes Processing Charges shall be charges as prescribed in scheme document.	
	In case of fresh credit facilities sanctioned in favour of a borrower, Processing fee at prescribed rate 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 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 Advances granted against deposits	

GST as applicable shall be charged over prescribed service charges

No exchange/remittance charges be levied on drafts /remittances made for disbursement of term loans sanctioned by the Bank.

M:-Commission on Guarantees

M1	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</p> <p>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>
M2	Guarantees backed by 100% cash margins.	25% of normal charges as at clause Q1
M3 A	Amendment in Bank Guarantees in case of enhancement of Value or/and validity	Same as in Q1/Q2
M3 B	Amendment in Bank Guarantees other than enhancement of Value or/and validity	₹1500/- plus GST per amendment
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.	

<u>N:-Inspection Charges</u>			
N1	Limit Upto ₹ 10 Lakhs	NIL	
N2	Limit above ₹ 10.00 Lakhs	NIL	
<u>O:-Commitment Charges</u>			
O1	Fund Based Limits (Working Capital) {To be calculated at the end of the quarter}		
LIMIT (in lakhs)	AVERAGE UTILIZATION LESS THAN 50%	AVERAGE UTILIZATION 50 % TO 70%	AVERAGE UTILIZATION ABOVE 70%
Upto 20 Lakhs	No charges	No charges	No charges
Above 20 Lakhs to 50 Lakhs	0.25% of the average unutilized limit plus GST, per quarter. (Max Rs. 5000 plus GST)	0.10% of the average unutilized limit plus GST, per quarter. (Max Rs. 5000 plus GST)	No charges
Above 50 Lakhs to 100 Lakhs	0.25% of the average unutilized limit plus GST, per quarter. (Max Rs. 7000 plus GST)	0.10% of the average unutilized limit plus GST, per quarter. (Max Rs. 7000 plus GST)	No charges
Above 100 Lakhs	0.20% of the average unutilized limit plus GST, per quarter.	0.10% of the average unutilized limit plus GST, per quarter.	No charges
O2	TERM LOANS		
O2.1	NIL		
<u>P:- Prepayment Charges</u>			
Foreclosure charges / Pre-Payment Penalty			
P1.1	All credit facilities	4% on the outstanding in respect of loan shifted to other banks + Applicable GST	

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SR. NO.	<u>Q: PENAL CHARGES ON LOANS & ADVANCES</u>	
1	Default/Penal Charges as stipulated by the bank from time to time shall apply. Reason and quantum for penal charges presently in vogue are detailed hereunder:	
1 (a)	Penal Charges for delayed servicing on interest/ principal Penal Charges shall be charged for the entire period of default on the amount in default on occurrence of any of the following events. The charges shall be applied every month during the occurrence of default. 1. Delay of more than 15 days in servicing of monthly interest from the due date. 2. Delay of more than 15 days in repayment of monthly instalment of principal or EMI from the due date. 3. Delay of more than 15 days in repayment of quarterly instalment (principal) from the due date.	
1 (b)	Penal Charges for delayed submission of financial statements/ stock statements/ other data Penal Charges shall be charged for the entire period of default on the entire outstanding balance on occurrence of any of the following events. The charges shall be applied every month during the occurrence of default. 1. Delay of more than 30 days in submission of statement of stocks/ book-debts. 2. Financial statements/ other related data required for processing of review/ renewal proposal in respect working capital facilities/ Term Loans are submitted after the due date of renewal/ review. 3. Delay of more than 30 days in submission of audited financials. The period of delay shall be considered from the date of signing of the audit report. 4. Delay of more than 30 days in submission of any other information on project implementation, wherever prescribed in case of project loans.	
1 (c)	Penal Charges on account of irregular drawings in Fund Based working capital limits, delayed adjustment of ad-hoc credit facilities/ TOD facilities and charging of Penal charges thereof. Drawings in CC/ SOD accounts are to be permitted within the sanctioned limit or Drawing Power, whichever is lower. Also, ad-hoc/ TOD facilities are required to be got adjusted within the period for which these types of facilities were allowed. In case of an out of order CC/SOD facility i.e. balance outstanding in the account being in excess of sanctioned limit/ Drawing Power, default charges at the applicable rate shall be charged on the irregular portion till the irregularity persists. Likewise, default charges at the applicable rate prescribed for ad-hoc/ TOD facility shall be charged in the event of delay in adjustment of the facility for the delayed period on the outstanding amount of ad-hoc/ TOD facility.	
2 Illustrative instances where levying of penal charges is attracted		
2 (a)	Particulars	Penal Charges (excluding GST)
	Monthly interest serviced within a period of 15 days from the due date, say interest due on 30.09.2023 was paid on 10.10.2023	No penal charges
	Monthly interests serviced after a period of 15 days from the due date, say interest due on 30.09.2023 was paid on 16.10.2023 or any day thereafter.	Penal Charges @ 0.20% on amount of Default (minimum amount Rs 200/-)
	Monthly / quarterly/HY instalment of EMI paid within a period of 15 days from the due date of payment, say EMI due on 30.09.2023 was paid on 05.10.2023	No penal charges
	Monthly / quarterly/ HY instalment of EMI paid after a period of 15 days from the due date of payment, say EMI due on 30.09.2023 was paid on 17.10.2023 or any day thereafter	Penal Charges @ 0.20% on amount of Default (minimum amount Rs 200/-)
2 (b)	In case of borrowers enjoying working capital facilities :	
	Statement of stocks/ book-debts furnished within a period of 30 days from the due date i.e. by 30th day of next month, say the statement is received by 29.08.2023 from a borrower enjoying credit facility, which was due for renewal on 31.07.2023	No Penal Charges
	Financial statements/ other related data required for processing of review/ renewal proposal submitted within due date of review/ renewal say the information is received by 31.07.2023 from a borrower enjoying credit facility, which was due for renewal on 31.07.2023	No Penal Charges
2 (c)	In case of borrowers enjoying working capital facilities:	
	Sanctioned Limit	Penal Charges (excluding GST)
	Statement of stocks/ book-debts furnished after a period of 30 days from the due date say statement for the month of July,2023 submitted on 01.09.2023.	Upto Rs 1.00 Lakh Rs 50/-
	Financial statements/ other related data required for processing of review/ renewal proposal submitted after the due date of renewal say the information is received by 01.08.2023 from a borrower enjoying credit facility, which was due for renewal on 31.07.2023.	>1.00 Lakh & upto 5.00 Lakh Rs 250/-
	>5.00 Lakh & upto 15.00 Lakh	Rs 500/-
	>15.00 Lakh & upto 1.00 Crore	1000/-
	>1.00 Crore & upto 5.00 Crore	2500/-
	> 5.00 Crore	5000/-
2 (d)	Ad-hoc credit facility adjusted within the period for which it was allowed say an ad-hoc credit facility allowed on 01.04.2023 for a period of 60 days and adjusted on 31.05.2023	
	No Penal Charges	
2 (e)	Ad-hoc credit facility adjusted after the period for which it was allowed say an ad-hoc credit facility allowed for a period of 60 days on 01.04.2023 and adjusted on 02.06.2023.	
	Penal Charges @2.00% on amount of Default	
	(minimum amount Rs 500 and Maximum Amount Rs 5000/-)	
2 (f)	Drawings in CC/SOD accounts allowed in excess of Drawing Power/ sanctioned limit say a borrower enjoying CC facility of Rs. 2.00 lacs against Drawing Power of Rs. 1.50 lac or BOS in the account being in excess of Rs.2.00 lacs..	
	Penal Charges @2.00% on amount of Default	
	(minimum amount Rs 500 and Maximum Amount Rs 5000/-)	

R: Relaxations to CC/OD/SOD limits

S.No.	CC/OD/SOD Limit	Relaxations
1	Less than Rs. 10 Lakhs	Equivalent to CD General accounts
2	From Rs. 10 Lakhs to less than Rs. 20 Lakhs	Equivalent to CD Premium accounts
3	From Rs. 20 Lakhs & above	Equivalent to CD Gold accounts

S: Relaxations in BSBDA accounts
**(As per RBI's Regional Rural Banks-Responsible Business Conduct-
Amendment directions, 2025 following services shall be made available Free
to BSBDA account holders without any requirement of maintaining
minimum balance w.e.f 01.04.2026)**

S.No.	Particulars	Relaxations
1	Deposit of cash.	FREE
2	Receipt of money through any electronic channel or deposit / collection of cheques.	FREE
3	No limit on number and value of deposits that can be made in a month.	FREE
4	ATM Card or ATM-cum-Debit Card. Further, no charges shall be levied towards annual fee, either at the time of issuance or renewal.	FREE
5	Cheque book with minimum 25 cheque leaves per year.	FREE
6	Internet and mobile banking facility.	FREE
7	Passbook or monthly statement of account in lieu of passbook, either in print or by email, as per request of the account holder. Further, issuance of a continuation passbook, on exhaustion of the pages in the previous passbook, shall not attract any charge.	FREE
8	Minimum of four free withdrawals, including transfers and ATM transactions (done either at the RRB's own ATM or another bank's ATM), in a month. Digital payment transactions excluding ATM transactions, i.e., Point of Sale transfers, NEFT, RTGS, UPI, IMPS, etc., shall not be counted as withdrawals for this purpose. The charges on digital payment transactions shall be in accordance with guidelines issued by Department of Payment and Settlement Systems, Reserve Bank / National Payments Corporation of India / Government of India, as applicable.	FREE



जम्मू एवं कश्मीर ग्रामीण बैंक

JAMMU AND KASHMIR GRAMEEN BANK

Scheduled Bank Owned by Government

Service Charges Schedule from 20.11.2025 to 30.06.2026

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Table- 4	Cash Deposit Charges
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Table- 10	Safe Deposit Lockers/ Safe Custody Charges/ Ledger Folio Charges
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Table- 18	Inspection Charges/ Commitment Charges/ Prepayment Charges
Table- 19	PENAL CHARGES ON LOANS & ADVANCES
Table - 20	Relaxations to CC/OD/SOD limits

A:-Remittances			RELAXATION IN SERVICE CHARGES FOR NEW VARIANTS OF SB & CD ACCOUNTS**					
			SB PREMIUM (AMB ₹ 10,000/-)	SB GOLD (AMB ₹ 50,000/-)	CD PREMIUM (AMB ₹ 25,000/-) and CC/OD/SOD (availing limit facility of or above Rs. 10Lakhs and below Rs. 20Lakhs)	CD GOLD (AMB ₹ 50,000/-) and CC/OD/SOD (availing limit facility of or above Rs. 20Lakhs)	SPL CD A/C OF EDUCATIONAL INSTITUTIONS/ PETROL PUMPS (AMB ₹ 1,00,000/-)	
A1	Demand Draft / Pay Orders / Banker's Cheque	Upto ₹5000.00	₹25/- plus GST	Three DD/PO/BC free in a month, thereafter applicable service charges to be recovered	FREE	Five DD/PO/BC free in a month, thereafter applicable service charges to be recovered	FREE	FREE
		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/-					
Note: For SB Champ Accounts- Six DD/PO free per calender year(for study purpose only such as payment of tuition/other fee, registration fee, application fee etc.)								
A2:- Electronic Remittances								
Transfer of Funds (Inter Branch)		Free	Free	Free	Free	Free	Free	Free
A3:- RTGS / NEFT Charges(Inter-Bank)								
A3.1 For Outward RTGS Transactions only								
Transaction Slab		Charges	Free*	Free*	Free*	Free*	Free*	Free*
₹2.00Lakh to ₹5.00 Lakh		₹25 plus Applicable GST						
Above ₹5.00 Lakh		₹50 plus Applicable GST						
A3.2 Outward NEFT Transactions								
Transaction Slab		Charges	Free*	Free*	Free*	Free*	Free*	Free*
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		Charges	NAP	NAP	NAP	NAP	NAP	NAP
Up to ₹10,000/-		₹2.50 plus Applicable GST						
Above ₹10000/- to ₹ 50000/-		₹5.00 plus Applicable GST						
NEFT Customer Transaction (through Mobile Banking), The charges are applicable only to transactions originated and payable within India								
Upto ₹10,000/-		₹2/- plus GST	As applicable	Free	As applicable	Free	Free	Free
Above ₹10,000/- and upto ₹1.00 lakh		₹4/- plus GST						
Above ₹1.00 lakh and upto ₹2.00 lakh		₹12/- plus GST						
Note: For Saving Bank Account Holders: Fund transfers done through NEFT (through Mobile Banking) shall be free.								
Accounts of JKGB Staff/ JKGB Staff Pensioners are exempted from above referred service charges.								
(1)								
			**MINIMUM LOCK IN PERIOD FOR UPGRADED/OPENED ACCOUNTS IN NEW VARIANTS IS 06 MONTHS (The period of 06 months shall be considered excluding the month in which the account is opened or upgraded into premium variants)					
			Service Charges shall be levied for conversion of account to any lower variant within 06 months as per following details: a) Within first 02 months, service charges equivalent to service charges of the free services availed by the customer since the upgradation of the account/account opening date or Rs. 1500/- (plus GST) whichever is higher shall be applicable. b) After 02 months but before completion of 06 months period from the date of conversion of account/account opening date, fixed service charge at Rs. 1500/-(plus GST) shall be applicable.					

UPI Charges: NIL

Outward IMPS transactions through Mobile Banking

Transaction Slab	Charges*
Upto ₹1,00,000/- Above ₹1,00,000/- to ₹2,00,000/-	₹ 5/- per transaction + GST ₹ 15/- per transaction + GST

***No Charges for Staff/ Staff Pensioners/SB & CD Premium or Gold variants / Spl. CD Accounts of Edu. Institutions & Petrol Pumps/ CC, OD & SOD (availing limit facility of Rs. 10 Lakhs and above)**

Other Charges

Reset/Generate PIN through Mobile Banking	₹5/- plus GST
Stop Cheque through Mobile Banking	SB a/c: ₹50/- plus GST per instrument.
	CD/CC/SOD a/c: ₹100/- plus GST per instrument.
*No Charges for Staff/ Staff Pensioners	

IMPS through Branch*

Transaction Slab	Charges
Upto ₹10000/-	₹2.50/- plus GST
Above ₹10,000/- and upto ₹1.00 lakh	₹5.00/- plus GST
Above ₹1.00 lakh and upto ₹2.00 lakh	₹15.00/- plus GST

AEPS

Cash Withdrawal Using Debit Card / AEPS ONUS (Maximum upto ₹5000/-

First four withdrawals per month : free

Beyond Four : ₹5/- plus GST

CONCESSIONS

***IMPS facility shall be provided free to the Staff/ Staff Pensioners/SB Champ Accounts/SB & CD Premium or Gold variants/ Spl. CD Accounts of Edu. Institutions & Petrol Pumps/ CC, OD & SOD (availing limit facility of Rs. 10 Lakhs and above)**

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 JKGB Branches)		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 JKGB.	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 : Free		
	Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.		
	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/Inter-Sol Charges

*** NO CASH DEPOSIT CHARGES FOR STAFF/ RETIRED STAFF/ KCC/IRD/ TERM LOAN AND ANY TYPE OF NPA ACCOUNTS**
(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	Charges on Cash Transactions	Base BU	Non Base BU	
	SB Account Variant	Charges based on number of transactions per month/ amount per account per day	*Charges based on number of transactions per month	*Charges based on amount per account per day
C1.1	General SB Accounts	FREE	Upto 3 transactions : Free Above 3 transactions: Rs 2 per thousand + GST or part thereof. Minumum Rs50 + GST per transaction.	Upto Rs 1 lakh per day: Free Above Rs 1 lakh : Rs 2 + GST per thousand or part thereof. Minimum Rs 200 + GST per transaction. Maximum Limit for depositing cash at non base BU is Rs.500,000/- per day per account.
	Premiun SB Accounts	FREE		FREE
	Gold SB Account	FREE		FREE

* whichever is higher and applicable i.e suppose a customer deposits Rs 1.10 lakhs as a first cash transaction in a month, charges based on amount shall qualify and will be charges Rs 200 + GST.

CASH DEPOSIT TRANSACTIONS: CURRENT ACCOUNT/CASH CREDIT/SOD ACCOUNTS

Sr. NO.	ITEM	BASE BRANCH	NON BASE BRANCH
C2.1	> General Current Accounts, and Cash Credit/SOD Accounts availing limit facility of below Rs.10 Lakh	FREE	FREE: Up to Rs.200000/- per day subject to maximum of three transactions per day. Beyond Rs.200000/- per day or three free transactions: Rs.3.00 per Rs.1000- plus GST • Minimum Rs.50/-per transaction plus GST. • Maximum Limit for depositing cash at non base branch is Rs.500,000/- per day per account.
C2.2	> Premium Current Accounts, and Cash Credit/SOD Accounts availing limit facility of or above Rs. 10 Lakh but below Rs.20 Lakh	FREE	FREE
C2.3	> Gold Current Accounts and Cash Credit/SOD Accounts availing limit facility of or above Rs.20 Lakh	FREE	FREE
C2.4	> Special Current Accounts/CC/SOD Accounts of Educational Institutions/ Petrol Pumps	FREE	FREE

* Cash deposit charges in Non-base branches have to be deducted manually as per applicable rates.

<u>Cash Payment to Drawer</u>			
		<u>BASE BRANCH</u>	<u>NON-BASE BRANCH</u>
C1.1	Cash Payment to Drawer	For SB accounts: Limit Rs 5 lakh per day. For Current/cash credit/SOD accounts : No limit	For SB accounts: Limit Rs 1 lakh per day. For Current, cash credit, SOD accounts : Limit Rs 2 lakh per day.
C1.2	Cash Payment to Third Party.	Maximum Limit Rs. 50000/-	
C1.3	Transfer Transaction done at a non-base branch involving funds transfer between two non-base branches. (Erstwhile called as Third Branch Transaction)	N/A	Free Limit Rs.10.00 Lakh per day per account.
C1.4	Transfer Transaction for Remittances like DD / PO /RTGS / NEFT.	Refer A1, A2, A3	
C1.5	Cash Transaction for Remittances like DD / PO /RTGS / NEFT.		
C1.6	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.	**Not Applicable at Base Branch	<ul style="list-style-type: none"> ▪ up to Rs. 500: Rs. 20 plus GST ▪ Rs.501 - Rs.10000:Rs. 50 plus GST ▪ Rs.10001 - Rs.1 Lakh: Rs.100 plus GST ▪ Rs. Above Rs.1 lakh: Rs.150 plus GST ▪ Collection by way of clearing /CTS : Free
C1.7	Transfer Transaction for Issuing Call Deposit Receipt.	<ul style="list-style-type: none"> ✓ <u>CDR up to Rs. 9999.00:</u> Rs. 20/- plus GST per CDR ✓ <u>CDR of Rs. 10000.00 and above:</u> Free 	<ul style="list-style-type: none"> ✓ <u>CDR up to Rs. 9999.00:</u> Rs. 50/- plus GST per CDR ✓ <u>CDR of Rs. 10000.00 and above:</u> Free
C1.8	Cash Transaction for Issuing Call Deposit Receipt.	Rs. 30/- plus GST per CDR. Limit Rs. 0.20 Lakh per day.	Rs. 75/- plus GST per CDR. Limit Rs. 0.20 Lakh per day.
<u>Charges for Collection of Coins/Notes of low denominations</u>			
C1.9	Cash Remittance of Small Denominations (₹ 50 and below)(w.e.f. 01.02.2025)	Currencies of small denomination notes (₹50 and lower denomination) remitted per day	1000 small denomination notes free per day, thereafter ₹ 10+ GST per 100 Notes
		Coins	100 coins per day free, thereafter, ₹ 10 + GST per 100 coins
Branches are advised to follow Instructions regarding Limits on Cash Payment/ Fund Transfer from Bank Accounts and payment of cash from SB accounts through Withdrawal Slip/Form as per circular No. 246, dated 22.08.2025 of GAD, HOJ. Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.			

D:-Cheque Book Charges

D1	Free cheque leaves per year	
D1.1	General Savings Bank Account	20
D1.2	Premium SB Accounts	25
D1.3	Gold SB Accounts	FREE
D1.4	General Current Account and Borrowal Accounts with limits below ₹10.00 lakhs	50
D1.5	Premium Current Account and Borrowal Accounts with limits of or above ₹10.00 lakhs & less than ₹20.00 lakhs	300
D1.6	Gold Current Accounts, Special CD Accounts of Educational Institutions/ Petrol Pumps and Borrowal Accounts with limits of or above ₹20.00 lakhs	FREE
D2	Charges per cheque leaf beyond free limits as mentioned at D1	₹4/- plus GST per cheque leaf for SB Accounts. ₹3/- plus GST per cheque leaf for Current Accounts, Cash Credit Accounts & SOD Accounts. Free for accounts of JKGB Staff / JKGB Staff Pensioners.

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 plus applicable GST. 3) Over the counter cheque return charges: Rs. 100/- plus 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	<p>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.</p> <p>Collection charges should not be levied in respect of local cheques and drafts presented through local clearing.</p> <p>Collection charges as per schedule have to be levied in respect of all bills (both local and outstation) except local cheques.</p> <p>Accounts of JKGB Staff/ JKGB Staff Pensioners are exempted from above referred service charges.</p> <p>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.</p>	

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

G1	Revalidation of Instrument	40/- plus GST (For Govt. Departments Free)
G2	Cancellation of Instrument	50/- Plus GST
G3	Issue of Duplicate Instrument	60/- plus GST
G4	Stop Payment Instructions (Per Instrument)	All accounts: ₹ 100 + GST per instrument. Maximum ₹ 500 + GST per instance. Charges are Cheque book specific.
G5	Statement of Account (i) For SB Accounts once in a Quarter (ii) For CD/CC/SOD Accounts once in a Month	FREE
G6	Duplicate Statement of Account	₹ 100 + GST per duplicate statement. (Free for Gold SB Accounts, and Gold CD Accounts, and Borrowal Accounts with limits of ₹20.00 lakhs & above)
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

Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.

Statements of Current Account and Saving Account is free of cost on requirement by any Investigation Agency or Vigilance Department or for Litigation cases.

H:-Charges for non-maintenance of minimum AMB

H	Nature of Account	Charges
H1	Small Account (Minimum AMB: NA)	NIL
H2	MGNREGA Small Account. (Minimum AMB: NA)	NIL
H3	Pension Account. (Minimum AMB: NA)	NIL
H4	Basic Saving Bank Deposit Account (Minimum AMB: NA)	NIL
H5	SB Account Government/ SB Champ Account (Minimum AMB: NA)	NIL
H6	(i) SB A/C without cheque facility: Minimum AMB: ₹500- (ii) SB A/C with cheque facility: Minimum AMB: ₹1000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹50/- per month + GST, whichever is lower
H7	Premium SB Account: Minimum AMB: ₹10,000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹500/- per month + GST, whichever is lower
H8	Gold SB Account: Minimum AMB: ₹50,000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹1500/- per month + GST, whichever is lower
H9	Current Account Government. (Minimum AMB: NA)	NIL
H10	General CD A/C (Minimum AMB: ₹ 1,000/-)	₹300/- Plus GST per Month
H11	Premium CD A/C (Minimum AMB: ₹ 25,000/-)	₹500/- Plus GST per Month
H13	Gold CD A/C (Minimum AMB: ₹ 50,000/-)	₹2000/- Plus GST per Month
H14	Special CD A/C for Educational Institutions/ Petrol Pumps (Minimum AMB: ₹ 1,00,000/-)	₹1000/- Plus GST per Month
NOTES	<p>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.</p>	
	<p>If a customer is found to be in default in maintaining the prescribed AMB for six consecutive months by the Business Unit, the customer shall be cautioned by way of a notice that if he/she fails to fund his account in the ensuing month, his/her account will be closed and he/she shall be responsible for any consequences thereof. The account shall be closed only after due notice to the customer if it qualifies for minimum AMB charges six months in a row. Service Operations shall prompt the required notice in all such accounts where charges for non-maintenance of AMB for six consecutive months have been levied.</p>	

I:-Safe Deposit Lockers/ Safe Custody Charges

Safe Deposit Locker/ Safe Custody Charges(w.e.f. 01.02.2025)		Rate (exclusive of GST) per annum *to be paid in advance	
Locker Type	Classification	Urban	Semi- Urban/Rural
A	Small	₹ 1,750	₹ 1,500
Note: 50% waiver on locker rent(for 1st year only, subject to availability of lockers) for SB & CD Premium Account holders; Free locker rent(for 1st year only, subject to availability of lockers) for SB & CD Gold and Spl. CD A/C of Educational Institutions/ Petrol Pumps			
Locker visit Charges		06 visits per half-year (FY basis) : Free and thereafter Rs.100 + GST per visit	
One time locker registration charges (Free for Staff/Retired Staff/SB & CD Premium and Gold Variants/Spl. CD A/C of Educational Institutions/ Petrol Pumps)		₹500 + GST	
Overdue Charges for Delayed Payment of Locker Rent(w.e.f. 01.02.2025)		Delay upto 6 Months	10% of annual rent due
		Delay > 6 Months to 3 Years	20% of annual rent due
		For more than 3 years	Locker to be broken as per policy
Break Open Charges/Drill Opening/Duplicate Keys(w.e.f. 01.02.2025)		₹1000/- + GST*	
* Over and above the actual expenditure incurred for breaking open the locker and changing the lock.			
Notes			
<ul style="list-style-type: none"> • At the time of allotment of new lockers, the rent shall be collected on pro-rata basis for the remaining period of the financial year. • Customers who default to pay within the stipulated time shall pay overdue charges of 10% & 20% p.a extra on the prescribed charges as per delayed period. • 50 % concession to staff members including ex-employees shall continue as conveyed earlier • Business Units will collect the rent on annual basis, in advance. The lease period of one year will start from the date of hiring the locker and will continue till the preceding day of the corresponding date in the subsequent year • Business Units shall at the time of allotment obtain fixed deposit as security for lockers, which would cover 3 years rent and the charges for breaking open the locker in case of an eventuality. • GST as applicable shall be applied on all the above specified fee and charges. 			

Per & Agri Segment Gold Loan Safe Keeping Charge

To be charged 30 days after the expiry of the prescribed tenure of gold loan in Per/ Agri segment	₹ 200 /- per annum
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J: Ledger Folio Charges/ Account Maintenance Charges(Incidental)

J 1.1	Saving Bank Account/ Current Account	NIL
J 1.2	Cash Credit/ Over Draft-Limit exceeding ₹50000/- (w.e.f. 01.02.2025)	₹75/- per quarter plus GST
Penal charges for non-maintenance of minimum balance in inoperative accounts		
J 1.3	All types of Inoperative accounts	NIL

L:-Debit Card/ATM Charges

L1	One- Time Issuance Fee (First / Instant RuPay EMV Debit Card)	₹100/- plus applicable GST (Free for SB Champ Accounts, SB & CD Premium & Gold variant accounts, and for Spl. CD accounts of Edu. Institutions/ Petrol Pumps)
L1.1	Personalized EMV Debit Card of RuPay	₹200/- plus applicable GST (Free for SB & CD Premium & Gold variant accounts, and for Spl. CD accounts of Edu. Institutions/ Petrol Pumps)
L1.2	Instant Rupay Card (PMJDY/KCC)	Free
Note	Debit cards linked to salary / pension account of active and retired members of staff, are exempted from Issuance Charges.	
	Card Usage Charges at other bank's ATMs/Cash Recycler	
		Saving Account all types: Free for first 5 transactions in a month at all locations
		From 6th transaction onwards: A) Cash Withdrawal - ₹ 21 plus GST per transaction
		B) Non-Financial Transaction* - ₹ 11 plus GST per transaction
L2		*Non-financial transaction includes PIN Change, Balance Inquiry, Mini statement etc.
		Current Account : Financial Transaction: ₹ 21 per transaction Plus GST per transaction
		Non-Financial transaction*: - ₹ 11 plus GST per transaction
		*Non-financial transaction includes PIN Change request, Balance enquiry, Mini statement etc.

N:-General Miscellaneous service Charges

N1	Closure Of Account Saving Account Current Account	<p>Saving Account* Upto 14 days of opening : NIL After 14 days: ₹150/- plus GST</p> <p>Current Account Upto 14 days of opening : NIL After 14 days: ₹300/- Plus GST No charges shall be levied in case account is closed Owing to the Death of the account holder *Excluding BSBD, Pradhan Mantri Jan Dhan Yojna & Small Accounts opened under Financial Inclusion</p>
NOTES	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 over the counter either by cheque or otherwise	<p>SB General: Upto 4 transactions per month : Free Above 4 transactions per month: Rs 50 + GST per cash withdrawal transaction.</p> <p>SB Premium: Upto 5 transactions per month : Free Above 5 transactions per month: Rs 20 + GST per cash withdrawal transaction.</p> <p>SB Gold: Free</p>
N7	Loss of complete Cheque book and surrender of unused cheque leaves (Above 50% of unused cheque 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 (b) Registered Post/Speed Post/ Courier	Actual Expenditure (Minimum ₹20/- Plus GST) 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.	<p>Footage extracted by Staff: ₹200/- plus GST per transaction</p> <p>Footage extracted by Vendor: As per actuals by vendor + Rs.200 plus GST per view (footage extra)</p>
N15	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 GAD Head Office.	Free
N16	SMS Alert Service	Rs.17- per quarter plus GST (SB Champ Accounts are exempted from SMS charges)
N17	Vanity/Choice based account number	For SB/CD account: Rs 2000 + GST For CC/OD/other accounts: Rs 5000 + GST
N18	Change of Title in Accounts	For Individual Accounts- Rs 100+ GST; For Legal Entities- Rs 1000+ GST
Accounts of JKGB Staff / JKGB Staff Pensioners are exempted from above referred service charges.		

N19	CERSAI CHARGES	
N19.1	Creation or modification of security interest in favour of Secured creditors/other creditors	Rs 100.00 (for Loans upto Rs 5.00 Lacs) + 18% GST Rs 200.00 (for Loans above Rs 5.00 Lacs) + 18% GST
N19.2	Search for an information on CERSAI	Rs 20.00 + 18% GST
N19.3	Securitization of reconstruction of financial assets	Rs 700.00 + 18% GST
N19.4	Assignment of Receivables	Rs 200.00 + 18% GST
N19.5	Condo nation of delay up to 30 days for assignment of receivables	Ten times of basic fee as applicable + 18% GST
N19.6	Satisfaction of Securitization or reconstruction of financial Assets	Rs 50.00 + 18% GST

O:-Loan Processing Charges

O1	For all types of Working Capital facilities (Fresh Sanction)	
O1.1	Upto ₹ 20000/-	NIL
O1.2	₹ 20000/- Upto ₹ 2.00 Lakh	0.50% of the loan amount Plus applicable GST subject to minimum of ₹300/-
O1.3	Above ₹2.00 Lakh	0.50% of the loan amount Plus applicable GST: Maximum ₹15.00 Lakh
O2	Processing charges on Term Loans *	
O2.1	Upto ₹ 20000/-	NIL
O2.2	₹ 20000/- to ₹ 2.00 Lakh	0.50% of the loan amount Plus applicable GST Min: ₹ 300
O2.3	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50% 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	0.10% of the limit Plus GST
O4.2	Above ₹ 5.00 Lakh	0.10% of the limit Plus GST Maximum ₹2.50 Lakh
O5	Processing charges on Adhoc Credit facilities/TODs	
	Adhoc/TOD limit	*LPC
O5.1	Upto Rs 4.00 lakhs	Rs 1000 plus applicable GST
O5.2	Above Rs 4.00 lakhs	0.25% of Adhoc/TOD amount plus applicable GST, subject to a minimum of Rs 1500 Plus applicable GST & Maximum of Rs 50000 Plus applicable GST.
O6	Processing charges on Gold Loan	
O6.1	For Loan upto ₹ 25000/-	₹ 511/-
O6.2	For Loan above ₹ 25000/-	1.01% of loan amount or ₹ 1022/- whichever is higher
<p>*LPC shall not be applicable on Overdraft/Overdrawing allowed in operative Accounts (Current/CC/SOD) for the purpose of making mandatory Payments (i.e Insurance/ECGC Premiums, Guarantee Fee, Invocation of BGs, etc).</p> <p>*For SB Gold, CD Gold and Spl. CD A/C of Educational Institutions/Petrol Pumps, Processing Charges on 1st loan availed by the respective customer after opening/ upgradation to the variant shall be waived off by 50% on applicable rates</p>		

06	PROCESSING CHARGES FOR LOANS & ADVANCES	
1	Housing Finance	0.25% on the loan amount plus applicable GST Minimum: ₹2,000/- Maximum ₹50,000/- (plus GST) (50% waiver in processing charges shall be provided to women borrowers, both for sole/joint borrower)
2	Car Finance	0.50% of loan amount plus applicable GST Minimum: ₹1500/- Maximum ₹15000/-
3	Personal Consumption Loan for Professionals/Businessmen	0.50 % of loan amount + GST, Maximum ₹7500/-
4	Two Wheeler Finance	0.50% of Loan amount + GST Minimum: ₹500/-
5	Education Loan for Pursuing Higher Education in India & Abroad For studies in India For Studies abroad	upto Loan Amount ₹4.50 Lakhs in India-Nil Above ₹4.50 Lakhs in India- 0.25% Plus Applicable GST Loan For Studing in Abroad - 1 % Plus Applicable GST maximum Rs.10000/- Plus applicable GST
6	Consumer Loan	0.50 % of loan amount + GST
7	Sponsor cases	0.25 % of loan amount + GST
8	Loan Against NSC/KVPS/LIC	Upto Rs.50,000-: Rs.250- plus GST Above Rs.50,000-: Rs.500- plus GST
9	Creation of Pledge/assignment/Lien on NSCs/KVPS/LIC	Rs.20- plus GST per instrument plus postage charges
10	Collection charges of NSCs/KVPS/LICs	Rs.50- plus GST per Instrument. Minimum Rs.250-, Maximum Rs.1000-
11	Agriculture/ Horticulture	
	a)Agriculture/ Horticulture-- (Crop loan/ KCC) upto Rs3.00 Lacs	NIL
	b)Agriculture/ Horticulture-- (Crop loan/ KCC) above Rs3.00 Lacs	0.25%

12	Scheme for Production-cum-marketing of fruit(Apple Scheme)	
	a)Upto Rs 3.00 lac	NIL
	b)Above Rs 3.00 lac	0.25%
13	Agriculture - Term loan Scheme	0.25%
14	Term Loan for Agriculture/ Horticulture	
	a) Pumpset/ Power Sprayers	0.25%
	b) Farm Mechanization Scheme (Tractor Financing)	0.50%
	c) Power Tiller Scheme	0.50%
	d) Scheme for financing of Shallow Tube Wells	0.25%
15	Term Loan for Allied to Agriculture (all schemes) including Sponsored Schemes	0.25%
16	Wazwan Scheme	0.25%
17	Revised General Credit Card (GCC)	
	upto 20,000-	NIL
	above 20,000-	0.25%
18	Weaver Credit Card (WCC) and Artisan Credit Card (ACC)	
	Upto Rs 25000	0
	Above Rs 25000	0.25%
19	Artisans/SSI/Village Industry (Term Loan, CC Limit & Composite Loan)	0.50%
20	Commercial Vehicle Finance Scheme	
	Upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50%
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50%
	Above ₹ 100.00 Lakh	1.00%
21	Loans for School Buses	
	Upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50%
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50%
	Above ₹ 100.00 Lakh	1.00%
22	Machine Finance for Infrastructure Purposes	0.50%
23	Small Buiness/Other Services Enterprises (Term Loan, CC Limit & Composite Loan)	
	Upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50%
	Above ₹ 2.00 Lakh	0.50%
24	GIRI Finance Scheme	0.50%

25	Self Help Groups (SHG)	0
26	Joint Liability Group(JLG)	0
27	Solar Photo Voltaic Systems (Lighting)	0.25%
28	Solar Water Heating System	0.25%
29	Loan Scheme for Stone Chiseling & Stone Carving	0.25%
30	Grameen Bhandaran Yojana-CISS for Construction/ Renovation of Rural Godowns	0.25%
31	Micro Credit Schemes	
31.1	Fruit/ Vegetables Shops on Rehri	0
31.2	Bangles/ Beauty Items Stores for Rural Women	0.25%
32	Scheme for general public for cutting and tailoring Unit (Two Sewing Machines) Tailoring Shop	0
33	Schemes for Financing LPG Connection for women beneficiaries in rural areas	0
34	Scheme for Construction of Low Cost Sanitation	0
35	(Lavatory and/ or Bathrooms) facilities in Rural Areas	0
36	Scheme for Financing of Inland Fisheries Development	0.25%
37	Micro Credit Scheme for Barbers	0
38	Personal Loan Scheme for Pensioners/Public/Businessman	0.50%
39	Mortgage Loan	
	upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50%
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50%
	Above ₹ 100.00 Lakh	1.00%
40	Mortgage Loan for Trade & Services	
	upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50% of loan amount
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50% of loan amount
	Above ₹ 100.00 Lakh	1%
41	Loan Scheme for Development of Real Estates	0.50%
42	Secured Overdrafts	NIL
43	Contractor Finance Scheme	
	upto ₹ 20000/-	NIL
	₹ 20000/- to ₹ 2.00 Lakh	0.50% of loan amount
	Above ₹ 2.00 Lakh to ₹ 100 Lakh	0.50% of loan amount
	Above ₹ 100.00 Lakh	1%
44	Loan Schemes for Stone Crushers	0.50%

45	Processing charges on Renewal of Fund & Non Fund based Facilities	
	Cash Credit limit (all accounts)	0.10%
46	PROCESSING CHARGES UNDER NEW SCHEMES	
47	Overdraft Facility under PMJDY	NIL
48	JK Grameen Bank Handicrafts Artisan Mudra Scheme JKGBHAMS	NIL
49	JK GRAMEEN BANK SCHEME FOR PURCHASE OF GENERATOR SET FOR TRADER BUSINESSMEN	0.50%
50	JK GRAMEEN BANK POULTRY VENTURE SCHEME	0.50%
51	BANK SCHEME FOR FINANCING TWO WHEELERS TO FARMERS	0.50%
52	AROGYA PLUS - Bank SCHEME FOR FINANCING DOCTORS MEDICAL PRACTITIONERS	0.50%
53	Bank's Scheme for Financing Farm Machinery Equipments	0.50%
54	Bank's Scheme for Financing Farmers for purchase of vehicles	0.25%
55	JK Grameen Bank Solar Equipment Scheme Finance Scheme for Individuals	NIL
NOTES	In all other schemes Processing Charges shall be charges as prescribed in scheme document.	
	<p>In case of fresh credit facilities sanctioned in favour of a borrower, Processing fee at prescribed rate to be recovered in full at the time of execution of loan documents by the borrower.</p> <p>In cases of renewal / enhancement of existing fund and non-fund based working capital facilities, processing fee at prescribed rate to be recovered in full after approval of renewal/enhancement in sanctioned / conveyed to the borrower.</p> <p>If enhancement allowed, the enhanced portion will attract the same charges as applicable to the fresh limits depending upon the type of facility sanctioned.</p>	
	No processing charges for Limits sanctioned under Advances granted against deposits	

GST as applicable shall be charged over prescribed service charges

No exchange/remittance charges be levied on drafts /remittances made for disbursement of term loans sanctioned by the Bank.

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</p> <p>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	Guarantees backed by 100% cash margins.	25% of normal charges as at clause Q1
Q3 A	Amendment in Bank Guarantees in case of enhancement of Value or/and validity	Same as in Q1/Q2
Q3 B	Amendment in Bank Guarantees other than enhancement of Value or/and validity	₹1500/- plus GST per amendment
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.	

<u>R:-Inspection Charges</u>		
R1	Limit Upto ₹ 10 Lakhs	NIL
R2	Limit above ₹ 10.00 Lakhs	NIL

S:-Commitment Charges

S1	Fund Based Limits (Working Capital) {To be calculated at the end of the quarter}		
LIMIT (in lakhs)	AVERAGE UTILIZATION LESS THAN 50%	AVERAGE UTILIZATION 50 % TO 70%	AVERAGE UTILIZATION ABOVE 70%
Upto 20 Lakhs	No charges	No charges	No charges
Above 20 Lakhs to 50 Lakhs	0.25% of the average unutilized limit plus GST, per quarter. (Max Rs. 5000 plus GST)	0.10% of the average unutilized limit plus GST, per quarter. (Max Rs. 5000 plus GST)	No charges
Above 50 Lakhs to 100 Lakhs	0.25% of the average unutilized limit plus GST, per quarter. (Max Rs. 7000 plus GST)	0.10% of the average unutilized limit plus GST, per quarter. (Max Rs. 7000 plus GST)	No charges
Above 100 Lakhs	0.20% of the average unutilized limit plus GST, per quarter.	0.10% of the average unutilized limit plus GST, per quarter.	No charges
S2	TERM LOANS		
S2.1	NIL		

T:- Prepayment Charges

Foreclosure charges / Pre-Payment Penalty		
T1.1	All credit facilities	4% on the outstanding in respect of loan shifted to other banks + Applicable GST

SR. NO.	<u>U: PENAL CHARGES ON LOANS & ADVANCES</u>
1	Default/Penal Charges as stipulated by the bank from time to time shall apply. Reason and quantum for penal charges presently in vogue are detailed hereunder:
1 (a)	<p><u>Penal Charges for delayed servicing on interest/ principal</u></p> Penal Charges shall be charged for the entire period of default on the amount in default on occurrence of any of the following events. The charges shall be applied every month during the occurrence of default. <ol style="list-style-type: none"> 1. Delay of more than 15 days in servicing of monthly interest from the due date. 2. Delay of more than 15 days in repayment of monthly instalment of principal or EMI from the due date. 3. Delay of more than 15 days in repayment of quarterly instalment (principal) from the due date.
1 (b)	<p><u>Penal Changes for delayed submission of financial statements/ stock statements/ other data</u></p> Penal Changes shall be charged for the entire period of default on the entire outstanding balance on occurrence of any of the following events. The charges shall be applied every month during the occurrence of default. <ol style="list-style-type: none"> 1. Delay of more than 30 days in submission of statement of stocks/ book-debts. 2. Financial statements/ other related data required for processing of review/ renewal proposal in respect working capital facilities/ Term Loans are submitted after the due date of renewal/ review. 3. Delay of more than 30 days in submission of audited financials. The period of delay shall be considered from the date of signing of the audit report. 4. Delay of more than 30 days in submission of any other information on project implementation, wherever prescribed in case of project loans.

1 (c)	<p><u>Penal Charges on account of irregular drawings in Fund Based working capital limits, delayed adjustment of ad-hoc credit facilities/ TOD facilities and charging of Penal charges thereof.</u></p> <p>Drawings in CC/ SOD accounts are to be permitted within the sanctioned limit or Drawing Power, whichever is lower. Also, ad-hoc / TOD facilities are required to be got adjusted within the period for which these types of facilities were allowed. In case of an out of order CC/SOD facility i.e. balance outstanding in the account being in excess of sanctioned limit/ Drawing Power, default charges at the applicable rate shall be charged on the irregular portion till the irregularity persists. Likewise, default charges at the applicable rate prescribed for ad-hoc/ TOD facility shall be charged in the event of delay in adjustment of the facility for the delayed period on the outstanding amount of ad-hoc/ TOD facility.</p>	
2	<p>Illustrative instances where levying of penal charges is attracted</p>	
2 (a)	<p>Particulars</p>	<p>Penal Charges (excluding GST)</p>
	<p>Monthly interest serviced within a period of 15 days from the due date, say interest due on 30.09.2023 was paid on 10.10.2023</p>	<p>No penal charges</p>
	<p>Monthly interests serviced after a period of 15 days from the due date, say interest due on 30.09.2023 was paid on 16.10.2023 or any day thereafter.</p>	<p>Penal Charges @ 0.20% on amount of Default (minimum amount Rs 200/-)</p>
	<p>Monthly / quarterly/HY instalment of EMI paid within a period of 15 days from the due date of payment, say EMI due on 30.09.2023 was paid on 05.10.2023</p>	<p>No penal charges</p>
	<p>Monthly / quarterly/ HY instalment of EMI paid after a period of 15 days from the due date of payment, say EMI due on 30.09.2023 was paid on 17.10.2023 or any day thereafter</p>	<p>Penal Charges @ 0.20% on amount of Default (minimum amount Rs 200/-)</p>
2 (b)	<p>In case of borrowers enjoying working capital facilities :</p>	
	<p>· Statement of stocks/ book-debts furnished within a period of 30 days from the due date i.e. by 30th day of next month, say the statement is received by 29.08.2023 from a borrower enjoying credit facility, which was due for renewal on 31.07.2023</p> <p>No Penal Charges</p>	

	<ul style="list-style-type: none"> Financial statements/ other related data required for processing of review/ renewal proposal submitted within due date of review/ renewal say the information is received by 31.07.2023 from a borrower enjoying credit facility, which was due for renewal on 31.07.2023 		
2 (c)	In case of borrowers enjoying working capital facilities:	Sanctioned Limit	Penal Charges (excluding GST)
	<ul style="list-style-type: none"> Statement of stocks/ book- debts furnished after a period of 30 days from the due date say statement for the month of July,2023 submitted on 01.09.2023. 	Upto Rs 1.00 Lakh	Rs 50/-
	<ul style="list-style-type: none"> Financial statements/ other related data required for processing of review/ renewal proposal submitted after the due date of renewal say the information is received by 01.08.2023 from a borrower enjoying credit facility, which was due for renewal on 31.07.2023. 	>1.00 Lakh & upto 5.00 Lakh	Rs 250/-
		>5.00 Lakh & upto 15.00 Lakh	Rs 500/-
		>15.00 Lakh & upto 1.00 Crore	1000/-
		>1.00 Crore & upto 5.00 Crore	2500/-
		> 5.00 Crore	5000/-
2 (d)	Ad- hoc credit facility adjusted within the period for which it was allowed say an ad- hoc credit facility allowed on 01.04.2023 for a period of 60 days and adjusted on 31.05.2023	No Penal Charges	
2 (e)	Ad- hoc credit facility adjusted after the period for which it was allowed say an ad- hoc credit facility allowed for a period of 60 days on 01.04.2023 and adjusted on 02.06.2023.	Penal Charges @2.00% on amount of Default (minimum amount Rs 500 and Maximum Amount Rs 5000/-)	
2 (f)	Drawings in CC/SOD accounts allowed in excess of Drawing Power/ sanctioned limit say a borrower enjoying CC facility of Rs. 2.00 lacs against Drawing Power of Rs.1.50 lac or BOS in the account being in excess of Rs.2.00 lacs..	Penal Charges @2.00% on amount of Default (minimum amount Rs 500 and Maximum Amount Rs 5000/-)	

V: Relaxations to CC/OD/SOD limits

S.No.	CC/OD/SOD Limit	Relaxations
1	Less than Rs. 10 Lakhs	Equivalent to CD General accounts
2	From Rs. 10 Lakhs to less than Rs. 20 Lakhs	Equivalent to CD Premium accounts
3	From Rs. 20 Lakhs & above	Equivalent to CD Gold accounts