

Revised Service charges Schedule w.e.f 04.07.2013

1. Collection charges should not be levied in respect of local cheque & drafts presented through clearing.

Amount in Rs.

	Exchange on DD's/ MT	Amount in Rs.	
		Against Cash	Against Transfer
i	Up to Rs.5000	Rs. 15/-	15/-
ii	From Rs.5001/- & Above	Rs. 2.50/- per thousand or part thereof with a minimum of Rs. 30/-	Rs. 2/- per thousand or part thereof with a minimum of Rs. 25/-. Maximum Rs.15000/-

2. Pay orders/Bankers cheque

		Amount in Rs.	
		Against Cash	Against Transfer
i	Upto Rs.5000	Rs. 15/-	15/-
ii	From Rs.5001/- & Above	Rs. 1.00/- per thousand or part thereof with a minimum of Rs. 30/-	Rs.0.75/- per thousand or part thereof with a minimum of Rs. 25/-. Maximum Rs.3500/-

The above services charges are exclusive of Banking Services Tax which shall be recovered as per the rate applicable from time to time.

3. Electronic Products

- a) Inward RTGS / NEFT Charges/ECS transactions-Free, no charges to be levied.
b) Outward transactions-

i	RTGS- Rs. 2 lac to 5 lac	Rs. 25 per transaction
ii	Above Rs. 5 lac	Rs. 50 per transaction
i	NEFT - Upto Rs. 10,000	Rs. 2.50
ii	Rs10001 to Rs. 1 lac	Rs. 5 /-
iii	Above Rs. 1 lac upto Rs. 2 lac	Rs.15/-
iv	Above Rs. 2 lac	Rs. 25/-

The above charges are applicable only to transactions originated and payable within India.

4. Electronic Remittance Inter branch

Transfer of money from customer account to 3 rd party accounts maintained with non base business units irrespective of the clearing reason using cheque / debit authority	Up to Rs. 1 lac	Free
	Above Rs. 1 lac	Rs. 50/- per Remittance

NOTE:-

Remittance above Rs. 50000/- shall be effected by debit to the account only.
Postal charges and out of pocket expenses should recovered on actual basis.
Transfer of funds on maturity of the term deposit as well as periodical interest of the deposit from one branch to another branch of the bank shall be allowed <u>AT PAR</u>
Disbursement of loan proceeds by means of account payee PO/DD/ other transfers shall be allowed <u>AT PAR</u>
Transfer of funds from collection Accounts of an organization / Firm / Individual maintained at one or more branches of the bank to main account maintained at any branch shall be allowed AT PAR. However, Postal charges and out of pocket expenses like telephone, fax etc should be recovered on actual basis.

5. Commission on collection of Cheques/Bills

i	<u>Inter branch (within JKGB Branches)</u>	Free	
	Collection of cheque /DD/ Govt cheques at any branch drawn on other banks / treasuries at the place of initiating branch for credit to the account of the beneficiary maintaining his / her account at other branch outside clearing centre.	Up to Rs. 500/-	Rs. 20/- per Instrument
		Rs. 501/- to Rs. 10000/-	Rs. 50/- per Instrument
		Rs. 10001 /- to Rs. 100000/-	Rs. 100/- per Instrument
		Above 1 lac	Rs. 150/- per Instrument
ii	<u>Inter Bank JKGB to other banks beyond clearing zone</u>	Up to Rs. 500/-	Rs. 20/- per Instrument
		Rs. 501/- to Rs. 10000/-	Rs. 50/- per Instrument

	Rs. 10001 /- to Rs. 100000/-	Rs. 100/- per Instrument
	Above 1 lac	Rs. 150/- per Instrument

The above services charges are exclusive of Banking Services Tax which shall be recovered as per the rate applicable from time to time.

6. Anywhere Banking / Intra CBS branch service Charges

A.	DEPOSIT OF CASH	
	Deposit of cash at initiating branch for crediting to account at branch with in J&K state limit Rs.50000/- per remittance	Rs. 1.00 per 1000/- subject to minimum of Rs.20/-
	Deposit of Loan installment of any amount via cash / cheque at initiating branch for credit of demand loan account with our bank branch with in J&K state.	Free of cost

B.	WITH DRAWAL OF CASH	
	Cash payment to drawer at non base branch up to Rs. 2.00 lakh per cheque	Free of cost
	Cash payment to 3 rd party up to Rs. 0.50 lakh per cheque	Free of cost

C.	TRANSFER OF MONEY	
	Transfer of money from customer account to his demand loan account for deposit of loan installment	Free of cost
	Transfer of money from customer account to third party accounts maintained with Non base branch using cheque or Debit Authority . I) Upto Rs. 1.00 lakh II) Above Rs. 1.00 lakh	Free Rs. 50.00 per remittance

The above services charges are exclusive of Banking Services Tax which shall be recovered as per the rate applicable from time to time.

- i. Branches are required to charge commission on bills/ cheque.
- ii. No Exchange shall be levied while remitting proceeds through demand draft / payment order of inward bill / cheque.

7. Cheque Book Charges

	Charges	2 /- per cheque leaf
Free Cheque leaves per year		
1	Saving Bank Account (All variants)	50
2	Current Account	50
Borrowal Accounts		
1	With Limits up to 10.00 lakhs	50
2	With Limits above 10.00 lakhs	100

8. Bill / Cheque Return Charges

a)	Inward clearing cheque Return charges	S/B A/C : 30/- CD/CC/SOD A/CS: 50/-
	Outward clearing Cheque Return charges	S/B A/C : 20/- CD/CC/SOD A/CS: 30/-
	Outward Cheque Return charges(Outstation)	Handling charges of 50% of the prescribed collection charges Minimum :- 25/-
	Inward Cheque Return charges(Outstation)	S/B A/C : 30/- CD/CC/SOD A/CS: 50/-

Note:-

- 1. Postal 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.**
- 2. Collection charges should not be levied in respect of local cheques and drafts presented through local clearing.,**
- 3. In case cheque is returned for reasons 1.Signatures not scanned 2. Cheque Book Number not entered 3.Account Number of the drawer not mentioned. No cheque return charges shall be levied.**

9. Revalidation, Cancellation and Issue of Duplicate DD/PO

i	Revalidation of Instrument	Rs. 20/- (For Govt. Department / universities facility at par)
ii	Cancellation of Instrument	Rs. 30/-
iii	Issue of Duplicate Instrument	Rs. 40/-
	Stop Payment Instructions (Per Instrument)	S/B A/C : 25/- per instrument Max.: 100/- CD/CC/SOD A/CS: 50/- per instrument Max. :200/-
iv	Duplicate Statement	10 per folio : Max :250/- (Folio consist 40 transactions)
v	Duplicate Passbooks of SB/CD/Retail loan accounts	30/-
vi	Standing Instructions	Free
vii	Issuance of MICR Cheques	2.00 per leaf. First 50 cheques leaves free per year for Saving Account.
viii	Issuance of Non MICR cheques	Free
ix	Issuance of loose cheques	10/- per leaf for SB A/C 20/- per leaf for CD A/C
x	Issuance of call Deposit Receipt	10/- per instrument Up to 1000/- Above 1000/- : Free

10. Ledger folio used in current deposit, cash Credit

I	Per annum ledger folio containing 40 entries	Rs. 40/- per Folio per annum
II	Balance in the accounts	
i	Up to Rs. 25000	Rs. 40/- per Folio per annum
ii	Rs. 25001 to 2.00 lac	Rs. 30/- per Folio per annum
iii	Above Rs. 2.00 lac	Rs. 20/- per Folio per annum

a) Rs. 100/- per account shall be levied if the current account holder doesn't maintain minimum average quarterly balance of Rs. 1000/-.

b) No folio charges be levied in current account, if a customer maintains average minimum balance of Rs. 10, 000/- quarterly.

11. Rent Of Safe Deposit Lockers: -

Urban	Semi Urban/Rural
Rs.550/-	Rs. 500/-

1. The above services charges are exclusive of Banking Services Tax which shall be recovered as per the rate applicable from time to time.

2. 50 % concession for bank staff & Ex-Employee of JKGB with deposit account. (The lessees to be insisted upon security deposit which is sufficient to cover the annual rent charges)

12. General Miscellaneous Service Charges

i	Closure of Account : Saving Account Current Account	1. 75/- 2. 150/-
NOTE : No Charges shall be levied in case account is closed Owing to the death of the account holder		
ii	Addition / deletion of names in Joint accounts / changes in operational instructions	Free
iii	Addition of nomination not previously done	Free
iv	Allowing operation in account through Power of Attorney / Mandate holder	100/- per Account
v	Change of Authorized Signatory including reconstitution of account	50/- for every change
vi	For Saving Bank account cash withdrawals either by cheque or otherwise exceeding 50 per half year	10/- per withdrawal (Exceeding 50 per half year)
vii	Loss of complete cheque book and surrender of unused cheque leaves (above 50% of unused leaves) Saving Bank A/C Current / Overdraft/ Cash credit	50 /- 100 /-
viii	Issue of Certificates No Objection / No dues / Balance certificate / Cheque honoured / Account Maintaining / etc (with respect to other banks) No dues certificate to Govt. sponsored credit Schemes	30/- Free
ix	NO Dues / No objection certificate with respect to our own Branches	Free
x	Issuance of TDS certificate	Free
xi	Issuance of Duplicate Deposit Receipt	20/-
xii	Solvency Certificates Non Commercial / Commercial (Branch Manager is authorized to issue the Solvency Certificate)	Up to 20.00 lacs = 200/- Above 20.00 lacs to 50.00 lacs = 1000 Above 50.00 lacs = 2000/-
xiii	Photo attestation charges	30/-
xiv	Signature Verification	30/-

13. Relaxation to Trade and Industry in J&K State (up to 31st March, 2013)

1	Remittances (Paper based only) DDs, Pos, TTs etc	25% concession on normal charges. Minimum : 15/- Maximum : 11250/-
2	Collection of outstation bills	50% concession on normal charges. Minimum : 30/- Maximum : 5000/-

14. Penal Charges for Accounts having balances below the prescribed limits for computerized balances

i	SB accounts without Cheque book facility (Minimum Average Quarterly balance: Rs. 500/-)	Rs. 100/- per Qtr for non maintenance of AQB
ii	SB accounts with cheque book facility (Minimum Average Quarterly balance: Rs.1500/-)	Rs.200/- per Qtr if AQB is less than Rs.500/- Rs.100/- per Qtr if AQB is between Rs. 501 to Rs.1499/- (Charges for non maintenance thereof per Qtr)
iii	No Frill / Social welfare accounts	Nil
iv	MGNREGA	Nil

Concessions

1. At par collection of Pension/ terminal dues of Defence personal.
2. Defence unit maintaining account with the branches shall be allowed collection at par.
3. No service charges be levied on collection of cheque of DRDA/BDOs.
4. The collection of cheque representing payment of dividend warrants, maturity proceeds of Insurance policies /bonds / deposit instruments / postal certificate in the name of employee / ex- employee of JKGB or his dependent family members shall be allowed 'at Par' .

(However the above concessions are subject to Recovery of postage / out of pocket expenses under rule.)

BRANCHES SHOULD LEVY BANKING SERVICE TAX @ 10.40% AT PRESENT ON SUCH SERVICE CHARGES AS PER INSTRUCTIONS ISSUED BY HEAD OFFICE FROM TIME TO TIME OVER AND ABOVE PRESCRIBED EXCHANGE / COMMISSION / LOCKER RENT. BRANCH IS FURTHER ADVISED TO SEND ADVICE OF BANKING SERVICE TAX ALONG WITH THE STATEMENT ON PRESCRIBED FORMAT TO BRANCH CHANNI HIMMAT WITHIN A WEEK'S TIME AT THE END OF EACH QUARTER .

PROCESSING CHARGES FOR LOANS & ADVANCES

S.No.	Name of the Scheme	% of Loan/Limit Amount
1	Agriculture/ Horticulture	
	a)Agriculture/ Horticulture-- ST-SAO (Crop loan/ KCC) upto Rs3.00 Lacs	0.00
	b)Agriculture/ Horticulture-- ST-SAO (Crop loan/ KCC) above Rs3.00 Lacs	0.25
2	Scheme for Production-cum-marketing of fruit(Apple Scheme)	
	a)Upto Rs 3.00 lac	0.00
	b)Above Rs 3.00 lac	0.25
3	Agriculture - Term loan Scheme	0.25
4	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
5	Term Loan for Allied to Agriculture (all schemes) including Sponsored Schemes	0.25
6	Wazwan Scheme	0.25
7	General Credit Card (GCC)	0.00
8	Swarozgar Credit Card(SCC)	0.00
9	Weaver Credit Card (WCC) and Artisan Credit Card (ACC)	
	a)Upto Rs 25000	0.00
	b)Above Rs 25000	0.25
10	Artisans/ SSI/ Village Industry (Term Loan, C.C. Limit & Composite Loan)	0.50
11	Commercial Vehicle Finance Scheme	0.50
12	Loans for School Buses	0.50
13	Machine Finance for Infrastructure Purposes	0.50
14	Small Business/ Other Services Enterprises (Term Loan, C.C. Limit & Composite Loan)	0.50
15	Professional & Self Employed (Term Loan, C.C. Limit & Composite Loan)	0.50
16	Retail Trade (Term Loan, C.C. Limit & Composite Loan)	0.50
17	PMEGP, J&K Self Employment Scheme & all other sponsored schemes	0.25
18	GIRI Finance Scheme	0.50
19	Self Help Groups (SHG)	0.00

20	Joint Liability Group(JLG)	0.00
21	Education Loans	
	a) upto loan amount of Rs. 4.50 lacs	0.00
	b) above Rs. 4.50 lacs (for studies in India)	0.25
	c) above Rs. 4.50 lacs (for studies in abroad)	0.50
22	Housing Loan to Public	0.25
23	Solar Photo Voltaic Systems (Lighting)	0.25
24	Solar Water Heating System	0.25
25	Loan Scheme for Stone Chiseling & Stone Carving	0.25
26	Grameen Bhandaran Yojana-CISS for Construction/ Renovation of Rural Godowns	0.25
27	NABARD Warehousing Scheme 2011-12/Provision of refinance	0.50
28	Micro Credit Schemes	
	a) Fruit/ Vegetables Shops on Rehri	0.00
	b) Bangles/ Beauty Items Stores for Rural Women	0.25
	c) Scheme for general public for cutting and tailoring Unit (Two Sewing Machines) Tailoring Shop	0.00
	d) Schemes for Financing LPG Connection for women beneficiaries in rural areas	0.00
	e) Scheme for Construction of Low Cost Sanitation (Lavatory and/ or Bathrooms) facilities in Rural Areas	0.00
	f) Scheme for Financing of Inland Fisheries Development	0.25
	g) Micro Credit Scheme for Barbers	0.00

PROCESSING CHARGES FOR LOANS & ADVANCES

S.No.	Name of the Scheme	% of Loan Amount
1	Loans Against BODs/LICs/NSCs	0.00
2	Personal Loan Scheme for General Public	0.50
3	Personal Loan Scheme for Pensioners	0.25
4	Consumer Loans	0.50
5	Car Loan Scheme for General Public	0.50
6	Consumption loan for Professional & Businessmen	0.50
7	Mortgage Loan	0.50
8	Mortgage Loan for Trade & Services	0.50
9	Loan Scheme for Development of Real Estates	0.50
10	Secured Overdrafts	0.00
11	Contractor Finance Scheme	0.50
12	Loan Schemes for Stone Crushers	0.50
13	Processing Fee on Bank Guarantee (Non Fund Business)	0.50% of B.G. amount
14	Commission on Bank Guarantee (Non Fund Business)	
	a) Against 100% cash margin (Term Deposit Margin)	Rs.100+ 0.15% of BG amount per quarter or part thereof (i.e. 0.60% P.A of BG Amount)
	b) At Lesser margin	Rs.100+ 0.75% of BG amount per quarter or part thereof (i.e. 3.00% P.A of BG Amount)

Processing Charges on Renewal of Fund & Non Fund based Facilities

i)	Cash Credit Limit (ALL ACCOUNTS)	0.10% of the limit amount – (Maximum upto 1.50 lacs)
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Tariff Sheet for RuPay EMV Debit & RuPay EMV Kisan Card w.e.f. 01.12.2017

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/-*	Nil	Nil
		Instant: Rs.100/-*		
Transaction Charges at ATMs				
Non-Metro Cities				
2	1st 5 [#] Transactions ^^	Nil	Nil	Nil
3	Financial Transaction from 6 th transaction onwards.	Rs. 20/-^	Rs. 20/-^	Rs. 20/-^
4	Non-Financial Transaction from 6 th transaction onwards.	Rs. 10/- ^	Rs. 10/- ^	Rs. 10/- ^
Metro Cities				
5	1st 3 [#] Transactions ^^	Nil	Nil	Nil
6	Financial Transaction from 4 th transaction onwards.	Rs. 20/-^	Rs. 20/-^	Rs. 20/-^
7	Non-Financial Transaction from 4 th transaction onwards.	Rs. 10/- ^	Rs. 10/- ^	Rs. 10/- ^
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/-*	Personalized: Rs.200/-*	Personalized: Rs.200/-*
		Instant: Rs.100/-*	Instant: Rs.100/-*	Instant: Rs.100/-*
10	PIN Release or unlocking Request	Rs. 20/-*	Rs. 20/-*	Rs. 20/-*
11	Annual/Renewal Fee (Chargeable Quarterly)	Rs. 30/-*	Nil	Nil
12	Merchant Establishment (Point of sale PoS) Purchases	Nil	Nil	Nil

Please Note:

1.	Service Tax 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 (inclusive of taxes).
^^	In a month inclusive of Financial and Non-Financial Transactions.
%	Not applicable for Staff & Ex-staff.

J&K Grameen Bank