

## SCHEDULE OF BANK CHARGES

JULY 2017 TO DEC, 31, 2017

### Description of Services

#### A. REMITTANCES

<b>Commission:</b>	<b>Rate of Charges</b>
i) <b>Issuance of DDs/Banker's Cheque.</b>	
a) Upto Rs.100,000/-	Free for A/C Holders having minimum balance of Rs.0.025( M) Flat Rs.300/+FED for Non A/C Holders
b) Over Rs.100,000/-	Free for A/C Holders having minimum balance of Rs.0.025(M0 0.20% Min. Rs.500/+FED for Non-A/C holders.
ii) DDs/Banker's Cheque Cancellation	Rs.400/- Flat.
iii) Issuance of Duplicate DD/Banker's Cheque	Rs. 200/- (Flat)+FED
iv) <b>Pay Order</b>	
a) Issuance	Free for A/C Holders having minimum balance of Rs.0.025(M) Rs.300/+FED for Non A/c holders
b) Cancellation	Rs. 300/- (Flat)Plus FED
c) Issuance of duplicate pay order	Rs. 500/+FED (Flat)
v) a) Issuance of Call Deposit Receipt	Free for A/C Holders. Rs.200/+FED for Non A/C Holders
b) Issuance of Duplicate Call Deposit Receipt	Rs. 500/+FED(Flat)

#### B. BILLS COLLECTIONS

a) Clean (Including Cheques/ Dividend warrants/Banker's Cheque, payment order, Call Deposit Receipts	0.20% Min Rs.300 Max Rs.1,000/- +FED
b) For collection from within radius of 25 Km. (Outside Municipal Limits)	Rs.250/+FED (Flat).

**C) MISCELLANEOUS CHARGES:**

a) Issuance of Cheque Book. b) Issuance of Cheque Book to CD Account holders having balance of Rs.0.025 (M) in Current Account.	Rs. 8/- per leaf.  Free of charges
c) Issuance of duplicate cheque book if cheque book lost (When cheque book requisition slip is not produced)	Rs100/ + cost of cheque book.
d) Stop payment instructions.	Rs.300/ per instruction
e) Cheque Return.	Rs.300/- per cheque.
f) Same day clearing.	Rs.500/- + FED
g) Standing Instructions Fee.	Rs.200/- per instruction
h) Issuance of duplicate TDR/BTDR	Rs. 300/- (Flat)
i) Request for Statement of Account outside periodical cycle	Rs.50/- (Flat)
j) Issuance of Balance certificate other than VISA	Rs.200/- (Flat)
1- Online payment/Transfer; a)- Within City	Free
b) Inter city for A/C Holders	Free
c) For non A/CHolders	Rs.200/

**Note:**

- a) Postage / Courier charges Rs.100/- flat will be recovered.
- b) All the Government's Accounts are exempt from levy of above charges
- c) Clients having average Current Deposit of Rs.0.025/ (M) are exempt from levy of above charges..
- d) Clients having average deposit of 0.100 Million and above (in other accounts) are exempt from levy of above charges.
  
- d) All Senior Citizens of the age of 60 years and above will be entitled for 50% special concession in Bank Charges.

**D). FINANCES (FUND BASED)****Processing Fee**

<p>1) <b><u>Commercial Finance:</u></b></p> <p>a) Running Finance</p> <p>b) Demand Finance</p> <p>c) Housing Finance</p> <p>d) Auto Finance</p> <p>e) BAJK Tourism Promotion</p> <p>f) Health Services</p>	<p>1.00% of Limit (Min. Rs.3,000/- Max Rs.10,000/-) for fresh as well as for Enhancement &amp; Renewal.</p> <p>1.00% of Limit (Min. Rs.3,000/- Max Rs10,000/ for fresh as well as for Enhancement.</p> <p>1.00% of Limit (Min. Rs.3000/- Max. Rs.10,000/-) for Fresh as well as for Enhancement.</p> <p>1.00% of the Limit, Minimum Rs.5,000/- Maximum Rs.10,000/</p> <p>1.00% of Limit Min. Rs.2000/ &amp; Max. Rs.5,000/</p> <p>0.20% of Limit Min. Rs.5,000/ 7 Max. Rs.10000/</p>
<p>2) <b><u>Agriculture Finance</u></b></p> <p>a) Production Loans</p> <p>b) Development Loans</p>	<p>Rs.1,000/- Flat</p> <p>0.5% of the Limit Min.Rs1,000/ Max. Rs.4,000/-</p>
<p>3) <b><u>Consumer Finance</u></b></p> <p>a) Advance Salary</p> <p>b) Housing Finance</p> <p>c) Car/Motorcycle Finance</p> <p>d) Personal Loan</p> <p>e) Finance against Gold</p> <p>f) Home Appliances</p>	<p>1% of Loan amount (Min. Rs.2,000/- Max. Rs.5,000/-</p> <p>Rs.5,000/-</p> <p>Car: Rs.3,000/- Motor-cycle Rs.1,000/-</p> <p>0.10% of the Limit Min. Rs.500/,Max.Rs.1000/-</p> <p>1.00% of the Limit Min. Rs.1000/ Max. Rs.3000/-</p> <p>1.00% of the Limit Min. Rs.1, 000/ Max. Rs.5,000/ Rs.1000/ Flat</p>

<b>4) Micro Finance</b>	
<b>Desi Murg Bani</b>	Free
<b>5)Finances under MOUs with Government</b>	
a) AKSIC(All Schemes)	1.00% of the Limit Min. Rs.2000/- Max. Rs.5000/-
b) Poultry Loan	1.00% of the Limit Min. Rs.1000/- Max. Rs.5000
c) Dairy/Goat/Sheep	1.00% of the Limit Min. Rs.1000/- Max. Rs.5000
e) Agri.Based Loan	1.00% of the Limit Min. Rs.1000/- Max. Rs.5000
f) Women Empowerment Prosperous Kashmir	Free
g) Finance under MOU with AJKRSP	Rs.1000/ Flat
<b>E) <u>OTHER CHARGES</u></b>	
Change of Security	Rs.1,000/- (other than property as security) Rs.5,000/-(in case of property as security)
Site visit for verification of property and business place (one time)	0.5% of Limit, Min. Rs.1000/, Max. Rs.2000/-
Restructuring/Rescheduling	1% of the restructure/reschedule amount Min.Rs.1,000/- Max. Rs.5,000/-
For issuance of NOC for creating additional pari passu charge	Rs.3,000/- (Flat)
Legal Expenses	Rs.3000/ Flat.

**All the above charges are not applicable to Staff Finances.**

**F) NON FUND BASED FINANCES**

1) <b><u>GUARANTEES</u></b>	(i) If secured against 100% cash margin in Current Deposit Account. Commission “ up to 0.30% per quarter
2) <b><u>AMENDMENTS</u></b>	ii)- others 0.50% per quarter Rs.1500/, per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period.

**G) LOCKERS**

Safe Deposit Lockers Fee for Safe Deposit Lockers:

a) Annual Fee	Small Medium Large Extra Large	Rs.1, 500 / P.A. Rs.2,000/- P.A... Rs.3, 000/- P.A. Rs.4,500/- P.A.
b) Key Deposit	Small & Medium Large & Extra Large	Rs.2,000/- Rs.3,000/-
c) Breaking Charges		Actual, Min. Rs.2,000/-

**Note:**

Bank staff is exempt from key deposit; however 50% locker fee is recoverable.

Clients having average Deposit of Rs.0.050 (M) in Current ,PLS, BMBA and SDA accounts are exempt from locker fee.

**H) DOMESTIC BANKING**

1-Utility Bills Collection Charges (Electricity, Gas, Telephone& Water.	Rs.8/per Bill
2- Delivery of Cheque Book by Registered Mail/Courier	Rs.100/flat
3- Closure of Account charges	Rs.300/
4-Handling of payments /balances from deceased accounts against Succession Certificates.	No Charges.

**NOTE:** Commission/Exchange charges on provision of various services to the customers are inclusive of Federal Excise Duty as per instruction circular No 157/2015 dated July 05,2015.