

BAJK/HO/OPS/2025/788

July 23, 2025

All Chief Managers/Managers
Bank of Azad Jammu and Kashmir,

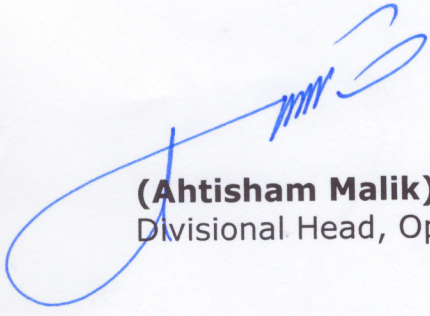
SCHEDULE OF BANK CHARGES

Dear Sir(s)/Madam(s),

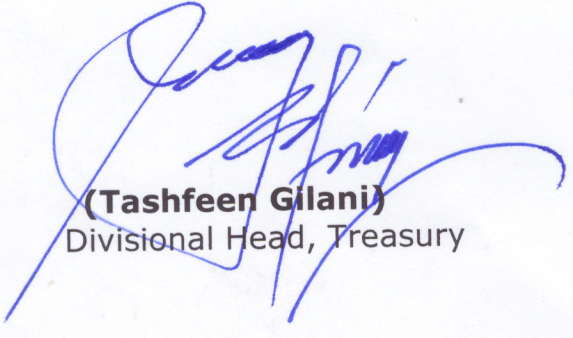
This is to inform you that the Schedule of Bank Charges for the period July 01 to December 31, 2025, is enclosed herewith for your information and implementation.

Please ensure that the revised (highlighted) charges are implemented from July 01, 2025, onwards.

Your cooperation in this regard is highly appreciated.



(Ahtisham Malik)
Divisional Head, Operations



(Tashfeen Gilani)
Divisional Head, Treasury

CC To:

1. PSO to President/CEO
2. All Divisional Heads/CCO/CS
3. All Regional Heads/ROMs

BANK OF AZAD JAMMU & KASHMIR
SCHEDULE OF BANK CHARGES
July 01 - December 31 2025

Sr.	Description	Charges	FED As Applicable
A REMITTANCES			
i Issuance of DDs/Banker's Cheque.			
a)	Upto Rs.100,000/-	Free for Account Holders having average balance of i) Rs. 0.100 (M) in CD Account or ii) Rs. 0.500 (M) in Saving Accounts. For Other Account holders and Non Account Holders, Flat Rs.400/- <i>Note: Charges for issuance of Banker's Cheque for payment of fee/dues in favor of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs. 25/- per instrument*, whichever is less.</i> <i>*Charges amount should not exceed Rs.25/- inclusive of FED</i>	Yes
b)	Over Rs.100,000/-	Free for Account Holders having average balance of i) Rs. 0.100 (M) in CD Account or ii) Rs. 0.500 (M) in Saving Accounts. For Other Account holders and Non Account holders, 0.20% Min. Rs.500/-	Yes
c)	ii) DDs/Banker's Cheque Cancellation	Rs. 500/- Flat	Yes
d)	iii) Issuance of Duplicate DD/Banker's Cheque	Rs. 500/- Flat	Yes
ii Pay Order			
a)	Issuance	Free for Account Holders having average balance of i) Rs. 0.100 (M) in CD Account or ii) Rs. 0.500Mn in Saving Accounts. For Other Account holders and Non A/C Holders, Flat Rs. 300/- <i>Note: Charges for issuance of Banker's Cheque for payment of fee/dues in favor of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs. 25/- per instrument*, whichever is less.</i> <i>*Charges amount should not exceed Rs.25/- inclusive of FED</i>	Yes
b)	Cancellation	Rs. 500/- (Flat)	Yes
c)	Issuance of duplicate pay order	Rs. 500/- (Flat)	Yes
iii Call Deposits			
a)	Issuance of Call Deposit Receipt from Account	Free for Account Holders having average balance of i) Rs. 0.100 (M) in CD Account or ii) Rs. 0.500 (M) in Saving Accounts. For Other Account holders Rs.200/- Flat	Yes
b)	Issuance of Call Deposit Receipt in Cash	Rs. 300/- Flat	Yes
c)	Issuance of Duplicate Call Deposit Receipt	Rs. 500/- Flat	Yes
d)	CDR Cancellation Charges (where CDRs' amount is refunded in Account)	Rs.200/- Flat	Yes
e)	CDR Cancellation Charges (where CDRs' amount is refunded in Cash)	Rs.300/- Flat	Yes
iv Online Payment/ Transfer			
a)	Online Cash Deposit Charges (inter-region)	Free of Charge	Yes
b)	Online Payment/transfer Inter-region Branches	Free for Account Holders having average balance of i) Rs. 0.100 (M) in CD Account or ii) Rs. 0.500 (M) in Saving Accounts iii) Accounts where Salary & Pensionis received. For Other Account Holders, Rs. 300/- Flat	Yes
B COLLETION OF BILLS			
i	Clean (Including Cheques/ Dividend warrants/Banker's Cheque, payment order, Call Deposit Receipts)	0.20% Min Rs.300/ Max Rs.5,000/-	Yes
ii	For collection from within radius of 25 Km. (Outside Municipal Limits)	Rs. 250/- (Flat).	Yes
iii	Same Day Clearing Charges	Rs. 500/-	Yes
iv	Postage/ Courier Charges @ Rs. 200/- Flat will be recovered		
C MISCELLANEOUS CHARGES			
i ISSUANCE OF CHEQUE BOOK			
a)	Issuance of Cheque Book	Rs. 20/- per leaf	No
b)	Issuance of Cheque Book to CD Account holders having average balance of Rs. 0.100 (M) in Current Account or Rs.0.500M in other Accounts	Free of charges	No
c)	Issuance of duplicate cheque book if cheque book lost (When cheque book requisition slip is not produced)	Rs100/ + cost of cheque book.	No
ii	Stop payment instructions Charges.	Rs. 300/- per instruction	Yes
iii	Cheque Return (For outward clearing/ collection)	Rs. 300/- per cheque.	Yes
iv	Standing Instructions Fee.	Rs. 200/- per instruction	Yes
v	Issuance of duplicate TDR/BTDR	Rs. 300/- Flat	Yes
vi	Request for Statement of Account outside periodical cycle	Rs. 35/- Flat	Yes
vii	Issuance of Balance certificate	Rs. 200/- Flat	Yes

Note:

All Govt. accounts are exempted from levy of above charges (Applicable on A, B & C)

All senior citizens of the age of 60 or above will be entitled for 50% special concession in bank charges (Applicable on A, B & C)

Clients having average balance of Rs. 0.100M in Current account and Rs. 0.500 M in all other accounts are exempted from levy of above charges (Applicable on A,B&C)

All BAJK Employees are exempted from levy of Issuance of Cheque Book Charges

D ADVANCES			
1 PROCESSING FEE			
i Commercial Finance:			
a)	Running Finance	1.00% of Limit (Min. Rs. 2,000/- Max Rs. 10,000/-) for fresh as well as for Enhancement & Renewal.	Yes
b)	Demand Finance	1.00% of Limit (Min. Rs. 3,000/- Max Rs. 10,000/-) for fresh as well as for Enhancement.	Yes
c)	Housing Finance	1.00% of Limit (Min. Rs. 3,000/- Max. Rs. 10,000/-) for Fresh as well as for Enhancement.	Yes
d)	Auto Finance	1.00% of the Limit, Minimum Rs. 2,000/- Maximum Rs. 5,000/-	Yes
e)	BAJK Tourism Promotion	1.00% of Limit Min. Rs. 2,000/- & Max. Rs. 5,000/-	Yes
f)	Health Services	0.20% of Limit Min. Rs. 5,000/- Max. Rs. 10,000/-	Yes
g)	Processing Fee for Non-Fund based Facilities	1.00% of Limit (Min. Rs. 2,000/- Max Rs. 10,000/-) for fresh as well as for Enhancement & Renewal.	Yes
h)	Guarantees (Commitment Fee/Charges for Unutilized portion of open Letter of Guarantee)	0.10% per quarter	Yes
ii Agriculture Finance			
a)	Production Loans	Rs. 1,000/- Flat	Yes
b)	Development Loans	0.5% of the Limit Min. Rs. 1,000/- Max. Rs. 4,000/-	Yes
iii Consumer Finance			
a)	Advance Salary	1% of Loan amount (Min. Rs. 3,000/- Max. Rs. 6,000/-)	Yes
b)	Housing Finance	Rs. 5,000/-	Yes
c)	Car/Motorcycle Finance	Car Rs. 5,000/- Motor-cycle Rs. 2,000/-	Yes
d)	Personal Loan	1.00% of the Limit Min. Rs. 1,000/-, Max. Rs. 2,000/-	Yes
e)	Finance against Gold	1.00% of the Limit Min. Rs. 2,000/- Max. Rs. 5,000/-	Yes
f)	Home Appliances	1.00% of the Limit Min. Rs. 1,000/- Max. Rs. 3,000/-	Yes
g)	Data Check Charges	Rs. 200/- (Flat)	No
h)	Pension Finance	1% of Loan amount (Min. Rs. 2,000/- Max. Rs. 5,000/-)	Yes
iv)	Micro Finance	Rs. 1,000/- Flat	
v)	Desi Murg Bani	Free	
2 OTHER CHARGES			
i)	Change of Security	Rs. 1,000/- (other than property as security) Rs. 5,000/- (in case of property as security)	Yes
ii)	Site visit for verification of property and business place (one time)	0.5% of Limit, Min. Rs. 1,000/-, Max. Rs. 2000/-	Yes
iii)	Restructuring/ Rescheduling	1% of the restructure/ reschedule amount Min. Rs. 1,000/- Max. Rs. 5,000/-	Yes
iv)	For issuance of NOC for creating additional pari passu charge	Rs. 3,000/- (Flat)	Yes
v)	Legal Expenses	Rs. 3,000/- Flat.	Yes
vi)	GUARANTEES	If secured against 100% cash margin in Current Deposit Account Commission up to 0.25% per quarter	Yes
		Against lien on Ruminative Account 0.40% per quarter	Yes
		Others (including Mortgages etc.) 0.50% per quarter	Yes
vii)	AMENDMENTS	Rs. 1,500/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period.	Yes
viii)	Vehicle Repossession Charges	Rs. 10,000/- Flat.	Yes
ix)	Charge Creation Charges	Rs. 2,000/- Flat.	Yes
x)	Mortgage Redemption Charges	Rs. 2,000/- Flat.	Yes
All the above charges are not applicable to staff finances			
E LOCKERS			
i Annual Fee			
a)	Small	Rs. 2,000/- P.A	Yes
b)	Medium	Rs. 3,000/- P.A	Yes
c)	Large	Rs. 4,000/- P.A	Yes
d)	Extra Large	Rs. 6,000/- P.A	Yes
ii Key Deposit (applicable on new issuance)			
a)	Small	Rs. 3,000/-	No
b)	Medium	Rs. 3,500/-	No
c)	Large	Rs. 4,000/-	No
d)	Extra Large	Rs. 5,000/-	No
iii)	Break Opening Charges	Actual Min. Rs. 2,000/- on lockers issued before 31-12-2022 and Min Rs. 3,000/- on lockers issued after that.	No
Note: Bank staff is exempted from key deposit, however 50% locker fee is recoverable Clients having Rs.0 100(M) average deposit in their CD accounts are exempted from locker fee.			
F OTHER CHARGES			
i)	Utility Bills Collection Charges	Rs. 8/- per Bill	No
ii)	Delivery of Cheque Book by Registered Mail/Courier	Rs. 200/- Flat	No
iii)	Closure of Account charges	Rs. 300/-	No
VI)	Charges on Non-activation of Dormant Account having balance less than Rs. 5000/-	Flat Rs. 50/- per month	No