

General Schedule of Features and Charges for Savings Accounts (For Jammu & Kashmir) effective from January 1, 2016

Particulars	Standard Charges (₹)	Type of Savings Account			
		Edge	Pro	Ace	Platina
Average Monthly Balance (AMB)	NA	10000	20000	50000	100000
REMITTANCE					
DD at Branch Location / Pay Order	2.87 per 1000 (Min 57.25 Max 11450)	*	Free upto 100k per day	Free	Free
DD at other than Branch Location	2.87 per 1000 (Min 57.25 Max 11450)	*	Free upto 50k per day	Free upto 100k per day	Free upto 100k per day
DD/Pay Order by Cash Payment (Applicable for customers not having a Savings Account)	2.87 per 1000 (Min 57.25 Max 11450)	NA	NA	NA	NA
FCY DD	572.5	*	*	*	*
FCY TT - Corr. Bank Charges borne by beneficiary	286.25	*	*	*	*
FCY TT - Corr. Bank Charges not borne by beneficiary	1145	*	*	*	*
Fund Transfer	Free	Free	Free	Free	Free
NEFT (Per Transaction) **	Upto 10000:2.87; 10001 to 100000:5.73; 100001 to 200000:17.18; > 200000:28.63	Thru Net - Free Thru Branch - Std charges	Thru Net -Free Thru Branch - Std charges	Free	Free
RTGS (Per Transaction)	200001 to 500000:28.63; > 500000:57.25	*	*	Free	Free
IMPS (Per Transaction)	Up to 10000:5.73; 10001 to 100000:5.73; 100001 to 200000:17.18; 200001 to 500000:22.90	*	Free	Free	Free
COLLECTION					
Local Clearing Cheque	Free	Free	Free	Free	Free
Outstation Cheque Collection Charges - Branch Location (Per Instrument)	Cheques drawn on Non-Speed Clearing Locations : Instrument value upto. 500 - Free; >500 to 5,000 - 22.9; >5,000 to 10,000 - 40.08; >10,000 to 1,00,000 - 97.33; >1,00,000 - Free Cheques drawn on Speed Clearing Branches (Irrespective of any value): Free	*	Free	Free	Free
Outstation Cheque Collection Charges - Other than Branch Location (Per Instrument)	Cheques drawn on Non-Speed Clearing Locations : Instrument value upto. 500 - Free; >500 to 5,000 - 22.9; >5,000 to 10,000 - 40.08; >10,000 to 1,00,000 - 97.33; >1,00,000 - Free Cheques drawn on Speed Clearing Branches (Irrespective of any value): Free	*	*	Free	Free
TC Encashment	0.3% of TC Amount (Min 57.25)	*	*	Free	Free
FCY Cheque Collection	572.5	*	*	*	*
CASH TRANSACTION RELATED CHARGES					
Cash Deposit at Home / Non Home Location	2.87 per 1000 (Min Rs. 114.5)	Free upto 5 txn per month Or Rs. 7.5 lac per month.	Free upto 5 txn per month Or Rs. 10 lac per month	Free upto 10 txn per month Or Rs. 15 lac per month	Free upto 10 txn per month Or Rs. 15 lac per month
Cash Withdrawal at Home Location	Free	Free	Free	Free	Free
Cash Withdrawal at Non Home Location	2.87 per 1000 (Min Rs. 114.5)	Free upto 50k per month	Free	Free	Free
CHEQUE RELATED CHARGES					
At-par Cheque Book Charges*#	1.72 per cheque leaf	Free upto 25 leaf per quarter	Free	Free	Free
ECS Return / Cheque Issued & Returned (Financial Reason) <>	400.75 for first return in a month thereafter 858.75 for each additional return in the same month	*	*	*	*
Cheque Issued & Returned (Technical Reason) <>	Free	Free	Free	Free	Free
Cheque Deposited & Returned (INR) <>	114.5	*	*	*	*
Cheque Deposited & Returned (FCY) <>	1145	*	*	*	*
DEBIT CARD ISSUANCE CHARGE					
Classic Debit Card - Issuance Charge	114.5	Free	Free	Free	Free
Gold Debit Card - Issuance Charge	572.5	Free	Free	Free	Free
Platinum Debit Card - Issuance Charge	858.75	Free	Free	Free	Free
DEBIT CARD ANNUAL CHARGE					
Classic Debit Card - Primary	171.75	*	Free	Free	Free
Classic Debit Card - Add-On	286.25	*	*	Free	Free
Slik Classic Debit Card - Primary	NA	171.75	286.25	Free	Free
Gold Debit Card - Primary	572.5	*	Free For 1st Year, Thereafter 286.25	Free	Free
Gold Debit Card - Add-On	572.5	*	*	Free	Free
Platinum Debit Card - Primary	858.75	*	Free For 1st Year, Thereafter 286.25	Free	Free
Platinum Debit Card - Add-On	858.75	*	*	Free	Free
ATM TRANSACTION CHARGES					
Cash Withdrawal at own ATM	Free	Free	Free	Free	Free
Cash Withdrawal/Balance Enquiry at other Domestic ATM##	Cash Withdrawal -22.9 / txn. Balance Enquiry - 9.74 / txn.	5 txn per month Free, thereafter Std. charge	Free	Free	Free
Cash Withdrawal at International ATM +	171.75	*	*	*	*
Balance Enquiry at International ATM +	28.63	*	*	*	*
Visa Global Assist Enquiry Charges	USD 5	*	*	*	*
Visa Global Assist Charges for lost Card	USD 35	*	*	*	*
Transactions declined at other bank ATMs due to insufficient balance <>	28.63 per transaction	*	*	*	*
HOME BANKING CHARGES					
Cash Pick-up / Delivery	200.38 / txn	*	Free 5 Calls per month	Free 10 calls per month	Free 10 calls per month
Instrument Pick-up / Delivery	85.88 / txn	*	Free 5 Calls per month	Free 10 calls per month	Free 10 calls per month
STANDING INSTRUCTION					
Standing Instruction - Set-up	114.5	*	*	Free	Free
Standing Instruction - Amendment	28.63	*	*	Free	Free
Standing Instruction - Execution	Free	Free	Free	Free	Free
Standing Instruction - Failure <>	114.5	*	*	Free	Free

Particulars	Standard Charges (₹)	Type of Savings Account			
		Edge	Pro	Ace	Platina
CERTIFICATE & REPORT ISSUANCE CHARGES					
Current Year Balance and Interest Statement	Free	Free	Free	Free	Free
Previous Year Balance and Interest Statement	114.5	*	*	Free	Free
Signature Verification Certificate	28.63	*	*	Free	Free
Photo Attestation	57.25	*	*	Free	Free
Address Confirmation	57.25	*	*	Free	Free
Foreign Inward Remittance Certificate	114.5	*	*	Free	Free
Duplicate TDS Certificate	114.5	*	*	Free	Free
ACCOUNT STATEMENT & PASSBOOK					
Physical Account Statement (Quarterly)	Free	Free	Free	Free	Free
Monthly E-mail Account Statement	Free	Free	Free	Free	Free
Account Statement Weekly (Physical)	114.50 Per Month	*	*	*	*
Account Statement Daily (Physical)	572.5	*	*	*	*
Annual Combined Statement (Physical)	Through Net Banking:Free, Through Branch:97.33; Through Phone Banking : 125.93	*	*	*	*
Duplicate /Ad-hoc Statement Branch Banking (90 days)	Through Branch:114.5; Through Net/ATM:57.25	*	*	Free	Free
Pass Book (In Lieu of Account Statement)	Free	Free	Free	Free	Free
Duplicate Passbook	286.25	*	*	Free	Free
OTHER CHARGES					
Non Maintenance Charge (Monthly) <>	NA	if AMB > 50% but less than required AMB: 400.75; AMB less than 50%: 515.25	if AMB > 50% but less than required AMB: 400.75; AMB less than 50%: 515.25	if AMB > 50% but less than required AMB: 458; AMB less than 50%: 572.5	if AMB > 50% but less than required AMB: 458; AMB less than 50%: 572.5
Charges If AMB Maintained is less than or equal to 75% of stipulated requirement # <>	Standard charge applicable (irrespective of free limit for each product) for Cheque leaf, DD/BC, Decline in ATM/POS transaction due to insufficient balance, and Home Banking. Additional charges Phone Banking @ 57.25 per call, Classic/ Gold Debit Card @ 28.63 pm, Platinum Debit Card @ RS 57.25 pm and Cash Deposit @ 4.58 per 1000.	*	*	*	*
DD / PO / BC Revalidation / Cancellation - INR	114.5	*	*	*	*
DD Revalidation / Cancellation - FCY	572.5	*	*	*	*
Regeneration of PIN (ATM / Phone / Net)	57.25 (sent through courier)	*	*	Free	Free
Replacement of a damaged Debit Card (for all card types)	Free	Free	Free	Free	Free
Replacement of a lost Debit Card (for all card types)	229	*	*	*	*
Stop Payment - Single / Range of Cheques	114.50; Free Over Net Banking	*	*	Free	Free
Account Closure (if closed after 1 month and before 6 months of A/C opening)	NA	687	687	1374	1374
Daily Balance, Transaction & Value added alerts	SMS - 34.35 per qtr/Email - Free	*	*	*	*
Weekly Balance, Transaction & Value added alerts	SMS - 17.18 per qtr/Email - Free	*	*	Free	Free
Tax Collection Charge through Internet Banking	Free	Free	Free	Free	Free
Tax Collection Charge at Branch	114.5	*	*	Free	Free
TOD Charges	572.5	*	*	*	*
Cheque Purchase Charges	0.573/1000 (Min 57.25 Max 11450)	*	*	*	*
Record Retrieval Charges	114.50 per request	*	*	Free	Free
Inactive A/c for more than 1 year <>	Rs. 28.63 per qtr	*	*	*	Free
Activation of Inoperative Account	Free	Free	Free	Free	Free

*Indicates charged service. Applicable Charges will be as per Standard Charge.

##Cash withdrawal limit from other Domestic ATM is Rs. 10000 per transaction.

Transaction and Value Added SMS alerts would be sent free to the customers who have subscribed for Daily / Weekly Balance Alerts facility.

Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge, even if Daily / weekly Balance SMS alerts facility has not been subscribed.

**Indo - Nepal Remittance Scheme (NEFT Charges):

If Beneficiary maintains an Account with Nepal SBI Bank Ltd. (NSBL): ₹ 28.63 per txn (incl all taxes)

If Beneficiary does not maintain an Account with Nepal SBI Bank Ltd (NSBL): Upto ₹ 5000 - ₹ 85.88 per txn & beyond ₹ 5000 - ₹ 114.50 per txn (incl all taxes)

*₹ 3.44 / cheque leaf / quarter will be applicable in case the cheque book request exceeds 100 leaf / quarter

Service Charges to account holders in Rural / Semi-urban branches

Savings Nova and Savings Classic Accounts are available in Rural / Semi-urban branches with reduced AMB requirement of ₹ 5000 and ₹ 10000 respectively.

The features offered and charges applicable are the same as Savings Edge and Savings Pro where the AMB requirement is ₹ 10000 and ₹ 20000 respectively.

Service Charges for Senior Citizens

Following charges are waived in case of accounts where the primary account holder is a senior citizen:

Duplicate Pass book issuance, Account Closure charges, Cheque Return (Outward i.e. cheque deposited for collection and returned)

Additionally Standard Charges for DD/BC Issuance (Indian Rupees) will be ₹ 2.29 per 1000 (as against regular charges of ₹ 2.87 per ₹ 1000).

Service Charges for Synergy Savings Account

Synergy Savings Account will be same as Edge Savings Account with reduced AMB requirement of ₹ 5000

Service Charges for Kotak Composite Savings Account will be same as Ace Savings Account.

Please Note

All Services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective service.

For all value figures k = 1000

Issuance Charges applicable for Silk Debit Card will be same as Classic Debit Card. Silk Debit Card is available only to the 1st account holder in Silk Account. Silk Debit Card as an add on card is not available.

The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction

Monthly physical statements will be issued free to account holders on them personally visiting the home branch for the same.

Any rejections in applications made through ASBA mode due to insufficient funds will attract charges of ₹ 400.75/- per rejection<>

As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Accounts

+ Additional charges levied by another bank on international ATM transactions will also have to be borne by the card holder.

The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.

All charges mentioned above are inclusive of Taxes. The above is applicable only to the state of Jammu & Kashmir. For charges applicable to other states, please contact the respective Branch Manager.

* <> * Penalty Charges.

Non Maintenance Charges and Inactive Account for more than 1 year charges are not applicable once the account becomes inoperative/dormant.

With effect from April 1, 2015: In the event of a default in maintenance of Average Monthly Balance as agreed to between the Bank and customer for the month (referred to as 'Default Month'), the Bank will notify the customer clearly of the default and that the Average Monthly Balance for the account has to be met in the subsequent month (referred to as 'Notice Month'). If the AMB is still not maintained in the 'Notice Month', the NMC (Non Maintenance Charges) for both the 'Default Month' and 'Notice Month' will be recovered in the subsequent month. The Bank may choose to notify by SMS / email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AMB and as specified in the slabs in GSFC. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.