

	<u>Corporate Salary Package(CSP)-Variants</u>			
	SILVER CSP SALARY ACCOUNT	GOLD CSP SALARY ACCOOUNT	Diamond SALARY ACCOUNT	Platinum SALARY ACCOUNT
FEATURES				
Employees Class Covered	Employees having Gross Salary Upto to Rs. 25000/-	Employees having Gross Salary Rs.25001 upto Rs. 50000/-	Employees having Gross salary Rs.50001 upto 100000/-	Employees having Gross salary above Rs. 100000/-
Free Cash Withdrawals	4 transactions in a month	4 transactions in a month	4 transactions in a month	4 transactions in a month
Cash Withdrawal using Withdrawal Form / Cheque	5 Lacs at Base Branch & Rs 1 Lacs at Non Base Branch.(per instrument) Rs 0.50 Lacs at Base Branch & Rs 0.20 at Non Base Branch(per withdrawal Slip)	5 Lacs at Base Branch & Rs 1 Lacs at Non Base Branch.(per instrument) Rs 0.50 Lacs at Base Branch & Rs 0.20 at Non Base Branch(per withdrawal Slip)	10 Lacs at Base Branch & Rs 2 Lacs at Non Base Branch.(per instrument) Rs 1.00 Lacs at Base Branch & Rs 0.50 at Non Base Branch(per withdrawal Slip)	10 Lacs at Base Branch & Rs 2 Lacs at Non Base Branch.(per instrument) Rs 1.00 Lacs at Base Branch & Rs 0.50 at Non Base Branch(per withdrawal Slip)
Free Cash Deposition (Base / Non Base BU)	Rs. 1.00 Lakh free/day Upto 3 Txns free/ month	Rs. 1.00 Lakh free/day Upto 3 Txns free/ month	Rs. 1.50 Lakh free/day Upto 5 Txns free/ month	Rs. 2.00 Lakh free/day Upto 7 Txns free/ month
Debit Card Withdrawal limit & POS limit / day	Rs.0.40 Lakh / day & Rs.1 Lakh / day respectively	Rs.0.40 Lakh / day & Rs.1 Lakh / day respectively.	Rs.0.80 Lakh / day & Rs. 1.5 Lakh / day respectively.	Rs.1.0 Lakh / day & Rs. 2.0 Lakh / day respectively.
Locker Facility	Rates at par with Public.	Rates at par with Public	25% discount on Locker Rent (Small Size)	50% discount on Locker Rent (Small Size)
Zero balance Account facility with no minimum balance /AMB	✓	✓	✓	✓

Free international Debit Card	✓	✓	✓	✓
Access to free online NEFT / RTGS	✓	✓	✓	✓
Free digital banking services like e-banking, mobile banking and SMS alerts	✓	✓	✓	✓
Issuance of free account statements (e-statements	✓	✓	✓	✓
Access to two free multicity cheque book Per Year	Free 20 Leaves per year	Free 20 Leaves per year	Free 40 Leaves per year	Free 40 Leaves per year
Charges on use of JK Bank ATM services	Eight free transactions in a month (Financial). All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free.	Eight free transactions in a month (Financial). All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free.	Eight free transactions in a month (Financial). All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free.	Eight free transactions in a month (Financial). All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free.
Charges on use of ATM services of other Banks	Free for first 5 transactions in a month at all locations (Metro / Non- Metro)	Free for first 7 transactions in a month at all locations (Metro / Non- Metro)	Free for first 8 transactions in a month at all locations (Metro / Non- Metro)	Free for first 10 transactions in a month at all locations (Metro / Non- Metro)
Credit Card Issuance with J&K Bank Loyalty Reward Program	As per eligibility.	As per eligibility.	As per eligibility.	As per eligibility.
Demat & Trading Accounts	Zero Account Opening Charges & 50 % discount on annual maintenance	Zero Account Opening Charges & 50 % discount on annual maintenance	Zero Account Opening Charges & 50 % discount on annual maintenance	Zero Account Opening Charges & 50 % discount on annual maintenance

	charges on demat account	charges on demat account	charges on demat account	charges on demat account
Personal Accidental Insurance Cover*	Rs 1.00 Lacs	Rs 3.00 Lacs	Rs 5.00 Lacs	Rs 10.00 Lacs

*(Separate Circular will be issued for the commencement of this feature)