

Revised charges(wef 15-05-2024)

Particulars	Charges	Exemptions
Saving/Current/CC/OD Accounts	Charges for SMS sent to be levied on an actual usage basis as per the following tariff: 40 Paise+applicable GST for every successfully delivered SMS Subject to a cap of ₹15/- +GST per month for Saving Accounts and ₹25/- +GST per month for Current/CC/OD Accounts.	<ol style="list-style-type: none">1. BSBD/FI/PMJDY/Small Accounts.2. Accounts of active and retired members of Staff.3. Pension A/c Holders.4. Student Saving Accounts.5. Promotional SMS sent to the customer will not be charged.6. NEFT/RTGS once funds are credited to beneficiary accounts from other Banks.7. Employees of JK Govt, JK Police, Ladakh Government & other Institutions/Departments where concessions have been granted by way of MoU/Tie-Ups. Govt. Departments/Bodies/Corporations/ Undertakings banking with our Bank.