

Annexure 1

Corporate Salary Package (CSP) - Account Variants & Features

	SILVER CSP SALARY ACCOUNT	GOLD CSP SALARY ACCOUNT	DIAMOND SALARY ACCOUNT	PLATINUM SALARY ACCOUNT
GL Head	04136	04135	04134	04133
Employees Class Covered	Employees having Gross Salary up to ₹ 25,000 per month	Employees having Gross Salary From ₹ 25,001 up to ₹ 50,000 per month	Employees having Gross salary from ₹ 50,001 up to ₹ 1,00,000 per month	Employees having Gross salary above ₹ 1,00,000 per month
Cash Withdrawals (Cheque/ Withdrawal Form)	4 free cash withdrawals in a month	4 free cash withdrawals in a month	4 free cash withdrawals in a month	4 free cash withdrawals in a month
Cash Withdrawal Limits using Cheque/ Withdrawal Form	<p>Using Cheque: ₹ 5.00 Lacs at Base Branch & ₹ 1.00 Lacs at Non Base Branch (Per Instrument)</p> <p>Using Withdrawal Form: ₹ 0.50 Lacs at Base Branch & ₹ 0.20 at Non Base Branch (Per Withdrawal Slip)</p>	<p>Using Cheque: ₹ 5.00 Lacs at Base Branch & ₹ 1.00 Lacs at Non Base Branch (Per Instrument)</p> <p>Using Withdrawal Form: ₹ 0.50 Lacs at Base Branch & ₹ 0.20 at Non Base Branch (Per Withdrawal Slip)</p>	<p>Using Cheque: ₹ 10.00 Lacs at Base Branch & ₹ 2.00 Lacs at Non Base Branch (Per Instrument)</p> <p>Using Withdrawal Form: ₹ 1.00 Lacs at Base Branch & ₹ 0.50 at Non Base Branch (Per Withdrawal Slip)</p>	<p>Using Cheque: ₹ 10.00 Lacs at Base Branch & ₹ 2.00 Lacs at Non Base Branch (Per Instrument)</p> <p>Using Withdrawal Form: ₹ 1.00 Lacs at Base Branch & ₹ 0.50 at Non Base Branch (Per Withdrawal Slip)</p>
Cash Deposition (Base / Non Base BU)	<p>Daily Limit: ₹ 1.00 Lacs Free/Day</p> <p>Monthly Limit: Up to 3 Transactions Free/Month</p>	<p>Daily Limit: ₹ 1.00 Lacs Free/Day</p> <p>Monthly Limit: Up to 3 Transactions Free/Month</p>	<p>Daily Limit: ₹ 1.50 Lacs Free/Day</p> <p>Monthly Limit: Up to 5 Transactions Free/Month</p>	<p>Daily Limit: ₹ 2.00 Lacs Free/Day</p> <p>Monthly Limit: Up to 7 Transactions Free/Month</p>
Debit Card Facility	Global Debit Card (Lifetime Free)*	J&K Bank Platinum Debit Card (Lifetime Free)*	J&K Bank World Debit Card (Lifetime Free)*	J&K Bank World Debit Card (Lifetime Free)*
Debit Card Withdrawal Limit & POS Limit /Day	<p>ATM Withdrawal: ₹ 0.40 Lac/Day</p> <p>POS Limit: ₹ 1.00 Lac/Day</p>	<p>ATM Withdrawal: ₹ 0.75 Lac/Day</p> <p>POS Limit: ₹ 3.00 Lac/Day</p>	<p>ATM Withdrawal: ₹ 1.00 Lac/Day</p> <p>POS Limit: ₹ 5.00 Lac/Day</p>	<p>ATM Withdrawal: ₹ 1.00 Lac/Day</p> <p>POS Limit: ₹ 5.00 Lac/Day</p>
Locker Facility	Rates at par with Public	Rates at par with Public	25% discount on Locker Rent (Small Size Locker)	50% discount on Locker Rent (Small Size Locker)

Minimum Balance/ AMB Requirement	NIL	NIL	NIL	NIL
Online NEFT/ RTGS Facility	FREE	FREE	FREE	FREE
e-Banking/Mobile Banking Facility	FREE			
SMS/email Alerts	FREE			
Issuance of e- statements	FREE			
Access to multicity cheque books	Free 20 Cheque Leaves Per Year	Free 20 Cheque Leaves Per Year	Free 40 Cheque Leaves Per Year	Free 40 Cheque Leaves Per Year
Auto Sweep Facility With Higher R.O.I	FREE WITH NO MONTHLY/QUARTERLY CHARGES			
Personal Accidental Insurance Cover (Death Only)	₹ 3 Lacs	₹ 9 Lacs	₹ 15 Lacs	₹ 30 Lacs
Personal Air Accidental Insurance Cover (Death Only)	₹ 9 Lacs	₹ 27 Lacs	₹ 45 Lacs	₹ 90 Lacs
Charges on use of JK Bank ATM services	Financial Transactions: Unlimited Free Transactions Non-Financial Transactions: All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free	Financial Transactions: Unlimited Free Transactions Non-Financial Transactions: All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free	Financial Transactions: Unlimited Free Transactions Non-Financial Transactions: All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free	Financial Transactions: Unlimited Free Transactions Non-Financial Transactions: All Non-Financial transactions (Balance enquiry, Mini-statement etc.) will be free
Charges on use of ATM services of other Banks	5 free transactions in a month at all locations (Metro /Non- Metro)	7 free transactions in a month at all locations (Metro /Non- Metro)	8 free transactions in a month at all locations (Metro /Non- Metro)	10 free transactions in a month at all locations (Metro /Non- Metro)
Personal Loans	Fast loan processing with maximum TAT of 3 Days ¹			
Interest Rate Concession	Up to 0.25% concession in interest rates on loan facilities ²			

Loan Processing Charges	50% concession on Loan Processing Charges ³			
Credit Card Issuance with J&K Bank Loyalty Reward Program	As per customer eligibility	As per customer eligibility	As per customer eligibility	As per customer eligibility
Demat & Trading Accounts	Zero Account Opening Charges & 50 % discount on annual maintenance charges on Demat account	Zero Account Opening Charges & 50 % discount on annual maintenance charges on Demat account	Zero Account Opening Charges & 50 % discount on annual maintenance charges on Demat account	Zero Account Opening Charges & 50 % discount on annual maintenance charges on Demat account

* Includes free issuance & waiver of annual/quarterly and renewal card fee.

1. The maximum TAT of 3 Days will be counted from the date of submission of complete loan proposal and will be valid on all personal loans not involving creation of security by way of registration of mortgage. Operative levels are advised to strictly follow the TAT for the loans.
2. Concession on selected personal loan facilities such as Housing Loan, Car Loan, Aasayish Finance, Consumer Loan, Two Wheeler Finance etc. to be provided subject to CIBIL Score eligibility as per the below mentioned matrix

CIBIL Score	Proposed Interest Rate Concession on Markup
751 & Above	25 bps
726-750	15 bps
701-725	10 bps

However in no case the applicable interest will be offered below the prescribed benchmark rate.

3. Concession on LPC to be provided on personal loan facilities such as Housing Loan, Car Loan, Aasayish Finance, Consumer Loan, Two Wheeler Finance etc.